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SESSIONAL PAPERS

VOL. LXVIII.—PART II

SECOND SESSION

OF THE

NINETEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1936

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TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1937

CONTENTS
FOR PART II.

REPORTS

LANDS AND FORESTS

MINES

INSPECTOR OF LEGAL OFFICES

SUPERINTENDENT OF INSURANCE

REPORT

OF THE

Minister of Lands and Forests

OF THE

PROVINCE OF ONTARIO

For the Fiscal Period

November 1st, 1934
to
March 31st, 1935

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 3, 1936

ONTARIO

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1936

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TO HIS HONOUR,

The Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour, Report on the Operations of the Department of Lands and Forests for the fiscal period, November 1st, 1934, to March 31st, 1935.

PETER HEENAN,
Minister.

HONOURABLE PETER HEENAN,
Minister of Lands and Forests.

We have the honour to submit herewith a Report on the Operations of the Department of Lands and Forests for the fiscal period, November 1st, 1934, to March 31st, 1935.

W. C. CAIN,
Deputy Minister, Lands and Forests.

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MINISTER'S REPORT

To End of Fiscal Year, March 31, 1935

As provided for in The Fiscal Year Act 1935, Chap. 22, 25 Geo. V, the fiscal year closing on March 31, 1935 covered a period of only five months from the close of the old fiscal year.

STAFF CHANGES

During that period one member of the Head Office staff died, in the person of W. A. McCord, who passed away suddenly Feb. 23rd, 1935. Mr. McCord had been in the Service since May 26, 1926, and will be missed by many friends in the Service and out of it.

Certain staff reorganization took place involving in some cases redistribution of duties, in others salary adjustments, and in others superannuation or discontinuance of services. This applied particularly to the field staff, and the details of various changes appear in Appendices 1 and 2 hereof.

LAND TRANSACTIONS

In the last annual report mention was made of the policy of renting Crown lands under certain circumstances. That policy will continue. In some sections lands should not be permanently alienated. When a patent issues control of revenue possibilities is lost by the Crown, but where title is given on a rental basis the revenue possibilities are not prejudiced, and at the same time the applicant for summer resort site or other purpose obtains temporarily, during the specified period, absolute control, equally as good as if he were in fact the absolute owner. Many properties of this nature which had passed from the Crown permanently in former years are abandoned and no longer used. The owners consequently would have been as well off on a rental basis, and the properties would still have belonged to the Crown. For these reasons rental propositions will be more readily approved than those involving permanent alienation. The annual collections for leases and other rentals appear in Appendices 3 and 4 following.

Owing to the change in elapsed time in the fiscal year under review in this report it is difficult to draw comparisons with previous fiscal periods, not only because of the difference in elapsed time, but also because land, timber, and other transactions passing through the Department from time to time are after all largely seasonal.

During this period Sales to the number of 540 and Free Grants to the number of 168 were effected.

As the bulk of the good agricultural land in Southern Ontario has passed from the Crown, the new transactions are for the most part in Northern Ontario, with the Districts of Sudbury, Cochrane, Temiskaming, Thunder Bay and Rainy River active.

Patents to the number of 548 were granted, while 31 Crown Leases were issued and 128 Licenses of Occupation recorded. Some 244 Assignments were admitted and 395 Sales and Locations cancelled. Crown Leases to the number of 16 and Licenses of Occupation to the number of 54 were forfeited for non-fulfillment of contidions.

Returned soldiers' free locations totalled 40, while 19 who had formerly obligated themselves to perform certain settlement duties failed in the attempt and had their holdings cancelled.

RELIEF LAND SETTLEMENT

In the Annual Report of the Department for the fiscal year ending October 31st, 1934 more or less complete figures were given as to number and distribution of personnel and stock, with relative comment on progress to date and possibilities for the future.

Since October 31st, 1934 fourteen additional settlers have returned to their former municipalities or abandoned the plan. The reasons given include ill-health, re-employment, location of other land and domestic trouble. A number of these are again on relief.

The number remaining on the land at the close of the fiscal year on March 31st, 1935 is 485.

Christmas cheer and comforts were supplied by church and other organizations, and in a few cases these were delivered to the settlers by the donors themselves during the Christmas season.

A number of the settlers have made sufficient improvement to their holdings to indicate the probability that they will in the near future qualify for the issue of Crown Patent which will automatically make them absolute owners of not only the property and buildings, but of stock and equipment purchased by the Relief Land Settlement Committee for them as well.

The distribution of settlers remaining as at March 31st, 1935 is as follows:

SUPERVISOR	DISTRICT	NUMBER OF FAMILIES
Sprague, F. A.	Cochrane	82
Masse, Joseph	Kapuskasing	60
Hough, J. A.	Matheson	101
Fryer, J. L.	Monetville	10
Jewell, A.	New Liskeard-Englehart	62
Russell, J. W.	Thunder Bay	143
	Miscellaneous	27
	TOTAL	485

The stock holdings remain approximately the same as at October 31st, 1934.

While, after nearly three years from the inception of the Relief Land Settlement Plan, 81.9% of the selected applicants who were offered placement remain on the land, it is obvious that it is too early to make a final forecast as to the success of the movement.

In view of the circumstances generally, and the situation of settlers in the North at large, it is considered wise to await further manifestations before giving consideration to any extension of the work or expressing a definite opinion upon the ultimate success of the undertaking, much as it is hoped that those undertaking the venture will find it of profit to themselves and of permanent benefit to the country.

SUMMER RESORT LANDS

Transactions in connection with summer resort sites appear in Appendix 13, in a separate table. Interests of both visitor and citizen alike in the summer possibilities of Ontario continues. The Departmental files show a steady, consistent flow of enquiries, the most of which are followed in due course by privileges of one kind or another, and the Department is endeavouring to co-operate in every way possible towards the increase and extension of this kind of business.

The designation of the Trans-Canada Highway, north of Lake Superior, is producing numbers of enquiries, and the road when completed will be the attraction of many who will enjoy the primitive beauty and unique game and fishing privileges that the Highway will make accessible.

PROVINCIAL PARKS

Our large public parks, comprising two in Old Ontario, Algonquin and Rondeau, and one in North-Western Ontario, Quetico, continue to be important attractions. The growth of the automotive industry, and the improvements in our road transportation, have opened up new avenues of travel and provided additional facilities for our people to take advantage of our wide-open air spaces, including the Parks and Reserves. The Department is undertaking to make selections along the Trans-Canada and other Highways of strategic points to provide for the general public. It is observed with regret that so little shore-line along the Great Lakes is free and open to the common folk, and this results in frequent conflicts between the travelling public and riparian owners. It would not seem inadvisable, to meet the situation, for the Government to make provision in some substantial way to acquire from time to time on the shores of the lakes, contiguous to our own populated centres and readily accessible to the millions of tourists from the South, choice park locations, and thus encourage all to enjoy the treasures with which nature has so generously endowed us. Ontario's offerings in the way of wild life and natural surroundings are unsurpassed, and these we should cultivate in a larger measure than heretofore so that the tourist traffic within our borders may be abundantly increased.

PROVINCIAL LAND TAX ACT

For the fiscal year ending October 31, 1934 collections under this heading totalled $131,477.74. For the five succeeding months, constituting a new fiscal year, the total was $107,558.16. Although the bulk of Land Tax revenue comes in during the cold months, these five months show an increase of $11,002.77 over the same months the previous year.

As arrears in some cases have been standing for a considerable time, the Department is preparing to apply at an early date the penalties provided by the Act under which, if payment is not made, the properties involved become forfeited to the Crown.

TIMBER ADMINISTRATION

Since the period dealt with in this report is from November 1st to March 31st, 1935, there is no great opportunity to make comparative statements with the activities of a similar period in the preceding year. This is a time of the year when operations in the bush are active—felling, skidding and hauling. While most of the timber has been measured, returns have not been completed nor accounts presented for payment.

The 1934-35 operating season will be the first to benefit by the general reduction in Crown stumpage charges authorized by Order-in-Council of September 11th, 1934. Operators intending to avail themselves of the new rates were required to submit a statement showing the types and quantities of timber to be cut; the area or areas on which proposed cutting was to take place; the number of men to be employed, etc.

The response was gratifying, and the prediction that reduced stumpage charges would stimulate the lumber industry and relative unemployment was fully justified. The month of January in 1935, being a typical period for bush operations, accounted for nearly 13,000 men, of which number over sixty percent were engaged in lumbering, the balance in pulpwood cutting. Field reports at this time (April 15, 1935) indicate that the total cut for lumber purposes will be over 90 percent greater than that of the season of 1933-34, when the cut amounted to only ninety-two million feet of log timber and five hundred thousand cords of pulpwood. Notwithstanding the stumpage reductions, which were followed by such an additional impetus to operations, there is every assurance for the prediction that the revenue from all timber sources for the period ending in March, 1936 will be approximately 60 percent greater than that of the year 1933-34.

The putting of men back to work and the saving of their morale is of much greater importance than the real or apparent losses in certain lines of revenue which are more than offset by the saving in relief expenditures. With this end in view the stumpage reductions are to be continued for the ensuing season.

Artificial trade barriers that have existed for some time between this country and the United States very seriously affected our lumber exports, and it is hoped that, in the not distance future, a new Trade Agreement between Canada and our Southern neighbours may be consummated. A revival of the once great export trade from Ontario will result in a decided improvement in the lumber industry.

Much of the improvement incidental to the lumber and bush operations is due in no uncertain way to the close co-operation of the Government with both the workmen and the operators. Under the Woodmen's Employment Act—to which reference was made in the last Report—officers on the ground get into close contact with the men, hear their grievances, and then meet the operators with a view to mediating between the contenders and avoiding disturbances in the industry. Relationships between the parties are continually improving under the tie now existing between the Government and those interested, and every indication points to freedom from the disturbing elements with which we have had to deal in the past. A better understanding has developed and steps in due time are to be taken towards definite agreements between the men and operators under the Industrial Standards Act. It is commendable to report that so little unrest was evidenced during the past Winter.

During this five month interim period the total amount received from all Forest Sources was $379,674.97, as shown in Appendix No. 9, this being in excess of a like period for the previous year of One Quarter Million Dollars.

The lumber industry, while it is showing some improvement, cannot be regarded as "brisk". Ontario producers are confronted more and more with interprovincial competition, especially from British Columbia, Quebec and the Maritime Provinces.

From 1929 to 1933 the average annual production of lumber in Ontario was 497,711,000 feet B.M. This quantity is but 34 percent of the highest recorded production, which was in the period between 1909 and 1913. The average annual lumber consumption in Ontario for the same period was approximately 537,000,000 feet B.M.

Had the Ontario producers supplied this total consumption the industry would today be in a much healthier position. However, statistics reveal that Ontario—produced lumber furnishes but 54.3% of the total—16.8% comes from Eastern Canadian Provinces, 15.4% from British Columbia, and 13.5% from United States of America.

Reductions in freight rates on lumber and timber from British Columbia—ostensibly to compete with waterway traffic—have been an important factor in increasing the quantity of wood received in Ontario from British Columbia.

The normal rates on lumber and timber from British Columbia were 88½ and 90 cents to Eastern Canadian points in Ontario and Quebec. In May, 1934 new rates were established which reduced freight charges to 60 cents on construction timber to Quebec points and 70 cents to Ontario points. For lumber a new rate of 75 cents was established.

The "Maritime Freight Rates Act" gives the Maritime Provinces a statutory advantage of a 20% reduction in freight rates.

PULPWOOD OPERATIONS

The production of pulpwood has been well sustained during the Winter months, and a cut twenty percent higher than that of the season 1933-34 is assured.

The uncertain conditions in the pulp and paper industry are accentuated by the newsprint price vagaries, and until some definite methods are adopted to stabilize the price chaotic trends will continue. Co-operative steps have been taken and will be continued between the Crown and the interests concerned whereby renewed faith and a greater degree of contentment will result.

The newsprint industry is being vigilantly followed, and as carefully as possible protected, by the Government. Its ultimate stabilization is dependent upon mutual faith between the Government and producers, a fair and equitable selling tonnage price, and a reasonable apportionment of tonnage.

The Government is most anxious and determined to counteract, as far as lies in its power, any move clandestine or otherwise that is subversive of the welfare of the industry and inimical to the public interests. Legislation to provide for the re-allocation of areas and for the general improvement of the industry will be recommended.

OTHER PRODUCTS

Indications point to a renewed demand for railway ties and poles. Railway, telephone and hydro-electric companies have postponed making replacements or considering any new construction. A point has been reached where maintenance in keeping with the proper functioning of lines of travel and communication has become essential. Therefore next season's operations should see considerable improvement in the demand for these special products.

Mining timbers are in demand in the gold and nickel producing regions of the Province.

TIMBER SALES AND LICENSES

In the period under review 14 timber sales took place, as indicated in Appendix No. 11. Practically all the successful tenderers are annual, active operators, with heavy investments, and the employers of numbers of labourers. In a few instances the small dealer secured the areas where operations are more in line with his ability to handle supplies.

SURVEYS—FOREST FIRE PROTECTION

No Crown surveys were carried on during the Winter months and all instructions detailing the undertakings for the Summer season were issued after the 31st of March. Certain Municipal surveys were ordered and a few

Surveyors' reports on previous outlays received. Appendices Nos. 16 to 20 disclose the operations in this respect.

Forest Fire Protection under its various Services is covered by Appendix No. 21 which, amongst other things, deals with air operations, wireless and Reforestation.

REVENUE AND EXPENDITURES

For the five month period covered by this report $626,781.41 was received by the Department, the details in connection with which may be secured from Appendix No. 4. In addition to this amount Appendices Nos. 5 and 6 will show amounts in connection with Revenue refunds and Special Funds. This revenue is, in round figures, an increase of $250,000 over same period of the previous year.

Expenditures are covered by Appendix No. 7, the total amount thereof being $562,146.13, after crediting Fire Ranging account with receipts from Fire Protection Charges and Forest Ranging, with Scalers' Wages repaid. This outlay is less by over $200,000 than that of the same five months of the previous year.

Judging from the increased bush operations and a close checking up on demand notices in respect of various charges, rents, taxes, etc., it is estimated that the total revenue by the end of October next will be over $800,000 more than the period ending one year previous and the expenditures will show a decrease for the same period by over $400,000 against the previous year, or an improvement in the Department's financial status to the extent of One and a Quarter Million Dollars.

APPENDICES

PART I

Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests for the fiscal period November 1st, 1934, to March 31st, 1935.

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
Main Office	Heenan, Hon. P.	Minister	1934, July 11	$8,000.00	
	Cain, W. C.	Deputy Minister	1903, Mar. 1	6,000.00	
	Ferguson, A.	Assistant to Deputy Minister	1915, Dec. 15	3,450.00	
	Heenan, P. F.	Secretary to the Minister and Department Secretary	1934, Sept. 1	3,000.00	
	Harrison, E.	Secretarial Stenographer	1920, May 14	1,600.00	
	Molesworth, V. M.	Senior Clerk Stenographer	1928, Apr. 10	1,400.00	
	Smedley, D.	Clerk Stenographer, Group 1	1926, July 9	1,200.00	
	Stephens, A. M.	“ “ “ 1	1927, Oct. 4	1,125.00	
	Foster, Geo.	Office Boy	1934, Apr. 30	675.00	
	Byrnes, Mrs. K. M.	Secretarial Stenographer	1934, Jul, 17	1,600.00	
	Thompson, J. B.	Statistician and Secretary of Relief Land Settlement Committee Etc.	1925, Feb. 2	3,000.00	
Lands Branch	Draper, S.	Chief Clerk	1900, May 1	3,450.00	
	Ledger, W. R.	Head Clerk, Group 2	1894, Feb. 15	2,700.00	
	Burns, C. E.	“ “ “ 2	1897, July 29	2,700.00	
	Hutcheon, J.	Senior Clerk	1923, Nov. 22	1,700.00	
	Bliss, M. E.	“ “	1909, Aug. 16	1,700.00	
	Halliday, E. G.	“ “	1907, Feb. 21	1,700.00	
	O'Neil, E. F.	“ “	1902, July 7	1,700.00	
	Ross, S.	“ “	1917, July 9	1,700.00	
	Carey, A. R.	Clerk, Group 1	1925, July 7	1,200.00	
	Eaton, E. F.	“ “ 2	1927, Aug. 15	1,125.00	
	McGuire, G. W.	“ “ 2	1930, Feb. 10	1,050.00	
	Griffith, F. L.	Senior Clerk Stenographer	1921, Jan. 22	1,300.00	
	Pepler, A. V.	“ “ “	1922, Sept. 14	1,300.00	
	Sutherland, M. I.	“ “ “	1921, Jan. 22	1,300.00	
	McLeod, L.	Clerk Stenographer, Group 1	1925, June 9	1,200.00	
	Nicol, G. L.	“ “ “ 1	1930, Feb. 5	975.00	
	Hayes, H.	“ “ “ 1	1931, Feb. 11	975.00	
	Adams, M. N.	“ “ “ 2	1930, Feb. 5	825.00	
	Anderson, A. M.	Clerk Typist, Group 1	1930, May 15	975.00	
	Budd, F.	Office Boy	1927, Nov. 4	675.00	
	Campbell, H. M.	Clerk Stenographer, Group 1	1934, Nov. 1	1,050.00	
	Foster, B. P.	Filing Clerk, Group 1	1930, July 2	900.00	

Woods and Forest Branch	Houser, J.	Chief Clerk	1905, July 17	$3,450.00	
	Gillard, H. D.	Head Clerk, Group 2	1897, Dec. 6	2,700.00	
	O'Neil, A. H.	Principal Clerk	1906, July 19	2,300.00	
	Meeking, S. D.	" "	1910, Feb. 8	2,200.00	
	Telfer, E. H.	Senior Clerk	1915, Sept. 27	2,000.00	
	Lee, J. T.	" "	1917, June 25	2,000.00	
	McCord, W. A.	Clerk, Group 1	1926, May 26	1,600.00	Died February 23, 1935.
	Quigley, E. F.	" " 1	1921, May 4	1,500.00	
	Judd, Wm.	" " 2	1928, Apr. 24	1,125.00	
	Armer, E. C.	Senior Clerk Stenographer	1909, Aug. 6	1,500.00	
	Ferguson, J.	" " "	1919, Aug. 4	1,500.00	
	Bryce, J. J.	" " "	1922, July 24	1,500.00	
	Doyle, A. M.	Clerk Typist, Group 2	1932, Feb. 15	750.00	
	Ehn, T.	Inspector (Woodmens' Employment Investigation Act) and Superintendent in the Dept.	1934, Sept. 1	4,500.00	
Accounts Branch	Lount, H. M.	Accountant, Group 2	1903, Oct. 1	3,000.00	
	Clarke, C. J.	Head Clerk, Group 2	1905, Aug. 9	2,550.00	
	Burritt, W. A.	Senior Clerk	1907, Sept. 24	2,000.00	
	MacLean, A.	" "	1926, Feb. 8	2,000.00	
	Warren, J. F.	Clerk, Group 1	1922, June 5	1,600.00	
	Bowland, C.	" " 1	1908, July 9	1,600.00	
	Donald, L. G.	" " 1	1924, June 2	1,600.00	
	Bryson, J.	" " 1	1927, Jan. 4	1,600.00	
	Stuart, D. E.	Office Appliance Operator, Group 2	1929, Jan. 5	1,125.00	
	Langevin, M. C.	Cheque Writer, Group 2	1928, Jan. 4	1,050.00	
	Armitage, M. C.	Clerk Stenographer, Group 2	1927, Oct. 18	975.00	
	Stewart, F. E.	Senior Clerk Stenographer	1927, July 25	1,300.00	
Files Branch	Samuels, F.	Senior Clerk	1903, Dec. 5	2,000.00	
	Black, R. N.	Clerk, Group 1	1915, Dec. 13	1,600.00	
	Harris, Geo.	" " 1	1925, Jan. 14	1,600.00	
	Gray, G. E.	" " 2	1931, June 4	975.00	
	Kelly, J. P.	Vault Caretaker	1927, Apr. 19	1,400.00	
	Meredith, T. A.	Senior Clerk Messenger	1929, Mar. 29	1,200.00	
	McMahan, N. B.	Filing Clerk, Group 1	1931, July 21	900.00	
	Pack, K. M.	Clerk, Group 3	1931, July 3	750.00	
	Knight, C. G.	" " 1	1921, June 1	1,600.00	
	Rawlinson, M. E.	" " 3	1930, Feb. 5	750.00	
	Mulholland, S.	" " 1	1918, May 6	1,600.00	

Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests for the fiscal period November 1st, 1934, to March 31st, 1935.

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
Provincial Land Tax Office	Ryan, L. M.	Land Tax Collector	1925, July 1	$2,500.00	
	Hinton, G. J.	Senior Clerk	1925, May 4	1,700.00	
	Craddock, M. M.	Clerk, Group 2	1928, Mar. 7	1,125.00	
	Riches, E. P.	Clerk Stenographer, Group 1	1925, Aug. 10	1,125.00	
	Lyons, H.	“ “ “ 1	1926, May 31	1,125.00	
	Madill, S.	“ “ “ 1	1927, July 14	1,050.00	
	Lomas, M. E.	Clerk Typist, Group 2	1927, Oct. 18	900.00	
Forestry Branch	Noad, F.	Deputy Minister of Forestry	1934, Aug. 3	5,000.00	
	Draper, H. C.	Solicitor and Assistant Deputy Minister of Forestry	1931, Oct. 1	3,500.00	
	Zavitz, E. J.	Provincial Forester	1903, May 1	5,000.00	
	Mills, C. R.	Assistant Provincial Forester	1921, Mar. 28	4,000.00	
	Richardson, A. H.	Forester	1921, June 15	3,300.00	
	Johnston, R. N.	Forester	1915, Aug. 15	3,300.00	
	Sharpe, J. F.	Forester	1922, May 15	3,300.00	
	Westland, C. E.	Assistant Forester, Group 1	1923, May 16	2,400.00	
	Bayly, G.	“ “ “ 1	1924, Mar. 1	2,400.00	
	Simmons, J. F. L.	“ “ “ 2	1928, Mar. 19	2,100.00	
	Haddow, W. R.	Forest Pathologist	1931, June 16	2,700.00	
	Bishop, J. M.	Draughtsman, Group 1	1924, Nov. 1	2,000.00	
	Rogers, N. L.	Principal Clerk	1911, Aug. 1	2,100.00	
	Harris, G. W.	Senior Clerk	1906, Sept. 1	2,000.00	
	Cooper, E. W.	“ “	1921, Jan. 6	1,800.00	
	Rowland, M. C.	Senior Clerk Stenographer	1912, May 1	1,500.00	
	Bald, J.	“ “ “	1913, June 12	1,500.00	
	McKyes, A. S.	“ “ “	1921, May 9	1,400.00	
	Cuthbertson, F. A.	Clerk Stenographer, Group 1	1926, Nov. 9	1,125.00	
	Overend, M. E.	“ “ “ 1	1928, Feb. 10	1,050.00	
	DeNure, K. H.	“ “ “ 2	1928, Sept. 1	975.00	Services discontinued Mar. 25, 1935.
	Carman, R. S.	Forester	1928, Jan. 14	2,700.00	
	Stewart, D. E.	Clerk Stenographer, Group 2	1931, Apr. 7	825.00	
	Levert, E.	“ “ “ 1	1930, June 19	1,050.00	
	Burke, M. G.	“ “ “ 1	1928, Jan. 9	1,200.00	

Surveys Branch	Rorke, L. V.	Surveyor General	1909, May 1	$5,400.00	Superannuated from Feb. 9, 1935. Retained, temporarily, for two months. Salary $283.33 month.
	Morris, J. L.	Inspector of Surveys	1928, Mar. 1	304.16 a month	
	Burwash, N. A.	Assistant Inspector of Surveys	1917, Apr. 26	2,550.00	
	Heath, W. H.	Geographer	1923, Nov. 28	2,850.00	
	Weaver, Wm. F.	Surveyor and Senior Draughtsman	1930, Mar. 25	2,400.00	
	Barnard, W. A. C.	Senior Map Draughtsman, Group 1	1928, Jan. 1	2,400.00	
	Barr, F. L.	Senior Draughtsman, Group 2	1923, Oct. 31	2,100.00	
	Jarvis, E. M.	Senior Clerk	1897, Apr. 25	2,000.00	
	Treeby, H.	Map Draughtsman	1897, May 8	2,000.00	
	Wilson, A.	Draughtsman, Group 3	1929, Apr. 15	1,050.00	
	Vance, V.	Clerk, Group 2	1924, Sept. 10	1,050.00	
	Pugh, M. B.	Filing Clerk, Group 1	1929, Aug. 15	975.00	
	Stork, G. E. M.	Clerk Stenographer, Group 1	1927, July 28	1,200.00	
	Carroll, Wm. E.	Draughtsman, Group 2	1931, July 18	1,200.00	
	Chard, N. L.	Clerk Stenographer, Group 2	1931, June 22	825.00	
	Hatley, I. M.	" " " 2	1932, Oct. 5	825.00	

Appendix No. 2

List of Agents for the Fiscal Period November 1, 1934 to March 31, 1935.

Name	Post Office Address	District or County	Date of Appointment to Service	Salary per Annum	Remarks
		Lands Agents			
Alexander, J. A.	Fort Frances	Part Rainy River District	1921, May 26	$1,700.00	
Both, C.	Denbigh	Part of Frontenac, Lennox and Addington	1905, Oct. 20	300.00	
Cameron, Wm.	Stratton Station	“ District of Rainy River	1911, May 8	....	Empowered to take Applications.
Clark, John	Englehart	“ District of Temiskaming	1929, Mar. 14	900.00	
Easton, H. J.	Hornepayne	Certain Lots in the Township of Wickstead	1932, May 23	100.00	
Fuller, David	Bancroft	Part Hastings County	1926, Mar. 20	500.00	
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	....	For Salary see Homestead Inspectors.
Gibson, J. E.	Dryden	Part of District of Kenora	1914, Dec. 5	1,400.00	Services discontinued Dec. 1st, 1934.
Gingras, A.	Verner	“ District of Nipissing and Sudbury	1934, Nov. 28	700.00	
Greenwood, W. B.	North Bay	“ District of Nipissing and Parry Sound	1928, Apr. 16	....	Also District Forester.
Hough, John A.	Matheson	“ District of Cochrane	1926, Apr. 20	1,400.00	
Lowe, John S.	Massey	“ District of Sudbury	1932, Feb. 10	600.00	
MacLennan, J. K.	Sudbury	“ District of Sudbury	1905, July 3	700.00	
Marchildon, J. P.	North Bay	“ District of Nipissing and Parry Sound	1934, Sept. 1	....	For Salary see Crown Timber Agents.
Millichamp, Thos.	Markstay	“ District of Nipissing and Sudbury	1928, Nov. 1	700.00	Services discontinued November 24, 1934.
Sheppard, H. E.	Kapuskasing	“ District of Cochrane	1909, Feb. 13	....	For Salary see Homestead Inspectors.
Smith, J. D. C.	Kenora	“ District of Kenora	1921, May 9	1,400.00	
Smith, L. G.	Bruce Mines	“ District of Algoma	1934, Nov. 1	5.25 per diem.	
Trainor, W. J.	Hilton Beach	St. Joseph Island	1925, Sept. 12	....	Empowered to take Applications.
Tremblay, Thos.	Hearst	Part District of Cochrane	1934, May 14	3.00 per diem.	
Wilson, S. H.	Port Arthur	“ District of Thunder Bay	1921, Nov. 26	1,400.00	
		Homestead Inspectors			
Barr, J. C.	Fort Frances	District of Rainy River	1906, Dec. 1	1,900.00	Superannuated Dec. 1, 1934

Bastien, J. A.	Chelmsford	West part of Sudbury District	1913, May 12	1,400.00	
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	1,400.00	Also Lands Agent.
Hough, Wm.	Englehart	Centre part of Timiskaming District	1926, Jan. 18	1,400.00	
Sheppard, H. E.	Kapuskasing	Part District of Cochrane	1909, Feb. 13	1,900.00	Also Lands Agent.
Smith, D.	Cochrane	" District of Cochrane	1912, Apr. 24	1,900.00	Services discontinued December 1, 1934.
Smith, L. G.	Bruce Mines	" District of Algoma	1934, Nov. 1	....	For Salary see Lands Agents.
Torrie, L.	Kakabeka Falls	Thunder Bay District	1931, July 1	1,200.00	Services discontinued December 1, 1934.
Tilson, Joseph	Burks' Falls	District Parry Sound	1931, Dec. 4	4.00 per diem.	Occasional.
Van Horn, L. E.	Monteith	Part of District of Cochrane	1920, Jan. 27	1,900.00	
Wigle, R. G.	Dryden	Kenora District	1914, June 1	1,900.00	Services discontinued Dec. 1, 1934.
		Timber Agents			
Alexander, J. A.	Fort Frances	Fort Frances District	1921, May 26	$2,500.00	Lands Agent from Jan. 1, 1935.
Duval, C. A.	Sault Ste. Marie	Part District Algoma	1925, May 1	2,500.00	
Fletcher, N. B.	Parry Sound	" Parry Sound and Muskoka District	1923, Dec. 1	2,000.00	
Hawkins, S. J.	Toronto	Relieving Crown Timber Agent	1905, Aug. 16	2,500.00	
MacDonald, S. C.	New Liskeard	Part District of Timiskaming	1907, Jan. 1	2,500.00	Classified Assistant Forester Dec. 1, 1934.
Marchildon, J. P.	North Bay	Nipissing and Part Sudbury District	1934, Sept. 1	2,300.00	Classified Assistant District Forester, Dec. 1, 1934.
McCaw, J. G.	Sudbury	Part District of Sudbury	1909, Oct. 1	2,500.00	Superannuated Dec. 16, 1934.
Legris, J. P.	Port Arthur	" of Thunder Bay District	1910, Oct. 5	3,000.00	Classified District Forester. Dec. 1, 1934.
Rowe, F. E.	Port Arthur	" of Thunder Bay District	1929, Sept. 11	2,300.00	Classified as Chief Forest Ranger.
Smith, J. D. C.	Kenora	Kenora District	1921, May 9	2,500.00	Lands Agent, Jan. 1, 1935.
Vincent, H. T.	Cochrane	Part of District of Cochrane	1915, Oct. 11	2,200.00	Superannuated Dec. 16, 1934.
Whelan, P. J.	Renfrew	Renfrew Agency	1908, Feb. 4	2,500.00	Classified as Assistant Forester, Dec. 1, 1934.
		District and Assistant Foresters			
MacDougall, F. A.	Algonquin Park	Algonquin	1923, May 15	3,600.00	
Ward, E. L.	Pembroke	Algonquin	1930, Jan. 1	2,100.00	
Whelan, P. J.	Renfrew	Algonquin	1908, Feb. 4	2,500.00	Assistant Forester as from Dec. 1, 1934.
Hamilton F.	Cochrane	Cochrane	1917, May	3,000.00	District Forester as from Dec. 1, 1934.

Appendix No. 2—Continued

List of Agents for the fiscal period November 1, 1934 to March 31, 1935.

Name	Post Office Address	District or County	Date of Appointment to Service	Salary per Annum	Remarks
		District and Assistant Foresters—Continued			
O'Gorman, P.	Cochrane	Cochrane	1919, Oct. 1	$2,500.00	Assistant District Forester as from Dec. 1, 1934.
Regan, J. L.	Timmins	Cochrane	1930, Jan. 13	2,500.00	Assistant Forester as from Dec. 1, 1934.
Davison, E.S.	Fort Frances	Fort Frances	1927, Nov. 1	2,300.00	Services discontinued Dec. 15, 1934.
Delahaye, G. W.	Fort Frances	Fort Frances	1928, Mar. 1	3,600.00	District Forester as from Dec. 1, 1934.
Nevinson, H. W.	Fort Frances	Fort Frances	1934, Nov. 20	2,200.00	Assistant District Forester as from Nov. 20, 1934.
Boultbee, R. L.	Powassan	Georgian Bay	1929, June 1	1,900.00	Chief Forest Ranger as from Dec. 1, 1934.
Gray, D. W.	Powassan	Georgian Bay	1930, May 22	1,800.00	Services discontinued Nov. 30, 1934.
Snow, R. L.	Parry Sound	Georgian Bay	1928, May 15	2,000.00	Assistant Forester as from Dec. 1, 1934.
Whytall, A. E.	Parry Sound	Georgian Bay	1934, Nov. 20	3,000.00	
Mackey, T. E.	Kapuskasing	Kapuskasing	1926, May 16	2,400.00	
Raeburn, J.	Kapuskasing	Kapuskasing	1930, May 22	1,800.00	Services discontinued Nov. 30, 1934.
Cram, W. D.	Kenora	Kenora	1923, May 19	3,000.00	
Hooper, W. A.	Kenora	Kenora	1929, Apr. 1	2,200.00	Assistant District Forester as from Dec. 1, 1934.
Coleman, J. R. B.	North Bay	North Bay	1928, Sept. 1	2,100.00	Services discontinued Nov. 30, 1934.
Greenwood, W. B.	North Bay	North Bay	1928, Apr. 16	2,700.00	
MacBean, A. P.	North Bay	North Bay	1930, May 20	1,800.00	Services discontinued Nov. 30, 1934.
MacDonald, S. C.	New Liskeard	North Bay	1907, Jan. 1	2,500.00	Assistant District Forester as from Dec. 1, 1934.
Marchildon, J. P.	North Bay	North Bay	1934, Sept. 1	2,500.00	Assistant District Forester as from Dec. 1, 1934.
Legris, J. P.	Port Arthur	Port Arthur	1910, Oct. 5	3,000.00	District Forester as from Dec. 1, 1934.

Goodall, R. F.	Sault Ste. Marie	Sault Ste. Marie	1928, May 28	$1,800.00	Chief Forest Ranger as from Dec. 1, 1934.
Kensit, N. M.	Sault Ste. Marie	Sault Ste. Marie	1924, May 23	2,550.00	Services discontinued Nov. 30, 1934.
Phillips, G. H. R.	Sault Ste. Marie	Sault Ste. Marie	1924, May 12	3,600.00	District Forester as from Dec. 1, 1934.
Smith, D. H.	Sault Ste. Marie	Sault Ste. Marie	1935, Feb. 1	2,500.00	
Start, W. D.	Sault Ste. Marie	Sault Ste. Marie	1930, May 22	1,800.00	Services discontinued Nov. 30, 1934.
Connell, A. B.	Sioux Lookout	Sioux Lookout	1926, May 1	3,300.00	Services discontinued Nov. 30, 1934.
Horn, J. M.	Sioux Lookout	Sioux Lookout	1926, May 6	2,200.00	Assistant District Forester as from Dec. 1, 1934.
McCausland, H. L.	Sioux Lookout	Sioux Lookout	1927, May 24	2,400.00	Assistant District Forester as from Dec. 1, 1934.
Parsons, H. H.	Sioux Lookout	Sioux Lookout	1925, May 15	2,300.00	Services discontinued Nov. 30, 1934.
Grainger, E. E.	Sudbury	Sudbury	1930, May 22	1,800.00	Services discontinued Nov. 30, 1934.
Matthews, J. B.	Chapleau	Sudbury	1930, May 20	1,800.00	Services discontinued Nov. 30, 1934.
McEwen, P.	Sudbury	Sudbury	1921, June 5	3,300.00	District Forester at Sudbury from Dec. 1, 1934.
Orr, H. V.	Sudbury	Sudbury	1930, May 26	1,800.00	Services discontinued Nov. 30, 1934.
Pigott, W. D.	Gogama	Sudbury	1921, May 15	2,500.00	Assistant Forester as from Dec. 1, 1934.
Stewart, K. A.	Sudbury	Sudbury	1922, May 10	3,300.00	Services discontinued Nov. 30, 1934.
Ardenne, M.	Tweed	Trent	1924, May 23	2,100.00	
Crosbie, H. W.	Tweed	Trent	1923, May 15	2,850.00	
Leman, A. W.	Tweed	Trent	1930, May 26	1,800.00	Assistant Forester as from Dec. 1, 1934.

Appendix No. 2—Continued

List of Permanent Employees for fiscal period November 1, 1934 to March 31, 1935

Name	Classification	Date of Appointment to Service	Salary per Annum	Remarks
		Air Service		
Allen, F. J	Engineer, Group 1	1930, July 9	$2,100.00	Services discontinued Nov. 30, 1934.
Batchelor, F. P	Engineer, Group 1	1929, Aug. 1	2,200.00	
Clucas, C. M	Superintendent of Stores	1925, June 15	2,700.00	
Delahaye, Geo. W	Jr. Pilot, Group 1	1928, Mar. 1	2,400.00	Re-Classified as District Forester.
Gill, Geo. A	Engineer, Group 1	1925, May 11	2,400.00	
Hancox, P. T	Tailor and Sail Maker	1925, Oct. 1	1,800.00	
Harvey, A. L	Senior Pilot, Group 1	1925, May 8	2,000.00	
Hendry, James	Carpenter	1925, Oct. 1	2,100.00	
Hill, Wm. J	Asst. Plant Superintendent	1927, Apr. 1	2,700.00	
Hodgson, E. A	Jr. Pilot, Group 1	1926, Jan. 1	2,400.00	
Hughes, Wm. I	Engineer, Group 1	1930, Apr. 17	2,200.00	
Hutt, G. R	Foreman, Engine Shop	1924, Apr. 28	2,700.00	
Hyde, J. F	Plant Superintendent	1924, June 1	3,600.00	
Lake, T. H	Blacksmith	1925, July 19	1,800.00	
Lyons, Wm. H	Sr. Pilot, Group 1	1924, July 9	3,000.00	Permanent Services discontinued as from Dec. 5, 1934.
Macauley, S	Engineer, Group 1	1924, June 1	2,700.00	
McDevitt, W. N	Engineer, Group 2	1928, Dec. 1	1,800.00	Permanent Services discontinued as from Nov. 30, 1934.
Miles, G. E	Engineer, Group 1	1929, Mar. 1	2,400.00	
Murray, D. H	Senior Clerk	1924, Apr. 28	1,900.00	
Noble, J. C	Senior Clerk	1925, Apr. 27	2,000.00	
Phillips, G. H. R	District Superintendent	1924, May 12	3,600.00	Re-Classified as District Forester.
Phillips, H. J	Engineer, Group 1	1924, May 3	2,400.00	
Ponsford, G. E	Director of Air Service	1934, July 25	4,500.00	
Sherborne, J	Engineer, Group 1	1924, June 1	2,400.00	
Simard, A. H	Engineer, Group 1	1924, May 28	2,400.00	
Terry, Jim	Caretaker	1925, Mar. 1	1,300.00	
Thompson, E. C	Engineer, Group 1	1929, Sept. 17	2,700.00	Permanent Services discontinued as from Nov. 30, 1934.
Tyrrel, J. H	Engineer, Group 1	1925, Apr. 17	2,400.00	
Wilcox, Wm. H	Carpenter	1925, Oct. 1	2,100.00	
Wright, G. E	Engineer, Group 2	1927, July 18	2,000.00	

Appendix No. 2—Continued

List of Permanent Employees for the fiscal period November 1st, 1934 to March 31st, 1935

Name	Classification	District	Date of Appointment to Service	Salary per Annum	Remarks
		Reforestation			
Cowan, J. F.	Clerk, Group 1	Head Office, Toronto	1924, May 5	$1,500.00	
Crossley, R. J.	Clerk, Group 1	Head Office, Toronto	1927, Mar. 18	1,400.00	
Barnes, A. S. L.	Assistant Forester, Group 2	Head Office, Toronto	1930, May 19	1,800.00	
Wheatley, A. B.	Assistant Forester, Group 2	Head Office, Toronto	1930, May 19	1,800.00	
Newman, F. S.	Superintendent, Forest Station, Group 1	Norfolk Forest Station	1913, Oct. 1	4,000.00	
Telford, E.	Deputy Foreman	Norfolk Forest Station	1907, Aug. 7	1,400.00	
Adamson, M. A.	Superintendent, Forest Station, Group 3	Midhurst Forest Station	1928, May 16	2,300.00	
Spence, A. H.	Foreman, Group 1	Midhurst Forest Station	1922, Oct. 2	1,600.00	
Linton, G. M.	Superintendent, Forest Station, Group 3	Orono Forest Station	1921, Sept. 12	2,700.00	
Hall, W. J.	Foreman, Group 2	Orono Forest Station	1922, Aug. 15	1,400.00	
		Forestry Act			
Marritt, I. C.	Forester	Head Office, Toronto	1922, June 1	3,000.00	
Brodie, J. A.	Assistant Forester, Group 1	Head Office, Toronto	1923, May 15	2,400.00	
Leslie, A. P.	Assistant Forester, Group 2	Head Office, Toronto	1929, May 15	1,900.00	

Appendix No. 3

Statement of Lands Sold and Leased, Amount of Sales and Leases, and the Amount of Collections for the fiscal period November 1st, 1934 to March 31st, 1935.

Service	Acres sold and Leased	Amount of Sales and Leases	Collections on all Sales, Leases, Land Taxes, etc.
Lands Sold:		$ c.	$ c.
Agricultural, Townsites, etc.	39,824.37	37,314.34	28,145.54
University Lands	520.38	260.20	120.00
Common School Lands	50.00	144.00	196.40
Clergy Lands	....	....	10.00
Lands Leases:			
Crown	2,922.77	3,292.92	114,158.18
Provincial Land Tax	....	....	107,301.57
	43,317.52	41,011.46	249,931.69

Appendix No. 4

Statement of the Revenue of the Department of Lands and Forests for the fiscal period November 1st, 1934 to March 31st, 1935.

Service	$ c.	$ c.	$ c.
LANDS COLLECTIONS			
Crown Sales:			
Agricultural	15,320.43		
Townsites	12,825.11		
		28,145.54	
Common School Lands		196.40	
Clergy Lands		10.00	
University Lands		120.00	
			28,471.94
Rent (Not including Parks):			
Crown Leases and Licenses of Occupation		107,202.87	
Bruce Beach		21.84	
Jordan Harbour		5.00	
Temagami Islands		2,457.71	
			109,687.42
Provincial Land Tax			107,301.57
Woods and Forests:			
Bonus		124,144.16	
Timber Dues		234,874.18	
Ground Rent		6,764.61	
Fire Protection Tax		9,895.98	
Transfer Fees		185.00	
Mill Licenses		288.00	
Scalers Wages		3,523.04	
			379,674.97
Parks:			
Algonquin Provincial Park:			
Rentals	2,912.33		
Perquisites	442.00		
Sale of Furs	496.72		
Licenses	9.00		
Miscellaneous	273.71		
		4,133.76	
Rondeau Provincial Park:			
Rentals	1,423.43		
Sale of Furs	68.82		
Sale of Lumber, etc.	4,170.62		
		5,662.87	
Quetico Provincial Park:			
Rentals	135.00		
Perquisites	104.36		
		239.36	
			10,035.99
Carried forward			635,171.89

Appendix No. 4—Concluded

Statement of the Revenue of the Department of Lands and Forests for the fiscal period November 18th, 1934 to March 31st, 1935.

Service	$ c.	$ c.	$ c.
Brought forward			635,171.89
Agents:—Office Fees		65.30	
Back to the Land Movement		20,251.54	
Casual Fees		138.75	
Air Service		13,181.73	
Radio		3,700.00	
Surveys		57.00	
Fire Ranging		7,723.96	
Surveys, Maps, Office Fees, etc.		567.23	
Reforestation		3,863.47	
Lac Seul Storage Dam		14,660.30	
Forest Ranging		425.00	
			64,634.28
Total Collections			699,806.17
Deduct:			
Collections applied in reduction of Expenditures			
Fire Protection Tax	9,895.98		
Fire Ranging—Perquisites	7,723.96		
Scalers Wages	3,523.04		
Back to the Land Movement	6,755.61		
Reforestation	3,863.47		
Air Service	13,181.73		
Radio	3,700.00		
		48,643.79	
Collections transferred to Interest Account (Statement No. 18 Pub. Accts.) Lac Seul Storage Dam		13,693.60	
Collections transferred to Loan Repayments (Statement No. 20 Pub. Accts.) Back to the Land		10,687.37	
			73,024.76
			626,781.41

Appendix No. 5

Statement of Revenue Refunds of the Department of Lands and Forests for the fiscal period November 1st, 1934 to March 31st, 1935.

Service	$ c.	$ c.
Algonquin Provincial Park:		
Miscellaneous	25.00	
Rentals	21.66	
		46.66
Back to the Land Movement		1,981.90
Crown Rent		545.00
Crown Lands Sales		990.81
Mill Licenses		2.00
Provincial Land Taxes		103.19
Rondeau Provincial Park—Miscellaneous		80.00
Quetico Provincial Park—Miscellaneous		17.90
Surveys Fees		.50
		3,767.96

Appendix No. 6

Statement of Receipts of the Department of Lands and Forests for the fiscal period November 1st, 1934 to March 31st, 1935, which are considered as Special Funds.

Service	$ c.	$ c.
Common School Lands:		
Principal	182.00	
Interest	14.40	
		196.40
Clergy Lands:		
Principal	4.69	
Interest	5.31	
		10.00
University Lands:		
Principal		120.00
		326.40

Appendix No. 7

Statement of the Disbursements of the Department of Lands and Forests for the fiscal period November 1st, 1934 to March 31st, 1935.

Service		$ c.
MAIN OFFICE AND BRANCHES:		
Permanent Salaries—Lands		53,179.16
Permanent Salaries—Forestry		23,600.13
Permanent Salaries—Surveys		12,749.60
Temporary Salaries—Lands		2,118.75
Temporary Salaries—Forestry		150.00
Temporary Salaries—Surveys		502.19
AGENT'S SALARIES AND DISBURSEMENTS		21,263.76
ANNUITIES AND BONUSES TO INDIANS		19,528.00
BACK TO THE LAND MOVEMENT		20,177.21
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS		7,474.60
FIRE RANGING	$204,644.56	
LESS FIRE PROTECTION TAX, PERQUISITES, ETC. TRANSFERRED FROM REVENUE	34,501.67	
		170,142.89
FOREST RANGING AND MEASUREMENT OF TIMBER	116,779.30	
LESS SCALERS' WAGES TRANSFERRED FROM REVENUE	3,523.04	
		113,256.26
FOREST RESERVES		831.77
FOREST RESEARCH		54.02
FORESTRY ACT		3,942.52
GRANT—CANADIAN FORESTRY ASSOCIATION		1,000.00
INSECT CONTROL		24.00
INSURANCE		6,817.45
LEGAL FEES AND EXPENSES		167.80
MAINTENANCE—LANDS		5,279.92
MAINTENANCE—FORESTRY		2,048.91
MAINTENANCE—SURVEYS		1,039.08
PARKS:		
Algonquin Provincial Park		16,163.37
Rondeau Provincial Park		5,376.43
Quetico Provincial Park		7,123.00
REFORESTATION		54,142.42
SURVEYS		16,582.10
STATUTORY:		
Minister's Salary		3,333.33
Refunds		85.11
		568,153.78
Less Salary Assessment		6,007.25
		562,146.53

Appendix

Statement of Timber and Amounts accrued from Timber Dues, Ground Rent, Fire

PROVINCE OF ONTARIO	Area covered by timber licences	Saw Log Timber						Boom	
		Red and White Pine		Jack Pine		Other		Red and White Pine	
	Square Miles	Pieces	Feet	Pieces	Feet	Pieces	Feet	Pieces	Feet
	8,724	47,914	1,077,641	7,645	240,563	51,509	1,487,354	1,880	63.763

STATEMENT OF

PROVINCE OF ONTARIO	Posts Pieces	Ties Pieces	Pulpwood Cords	Telegraph Poles	Timber Dues	Bonus
	1,554	6,010	15,083	58	$39,917 57	$14,523 65

Total amount received from all Forest Sources, $379,674.97. See Appendix No. 9.

No. 8

Protection and Bonus, etc., for the fiscal period, November 1st, 1934 to March 31st, 1935.

and Dimension Timber				Cordwood		Lagging		Lagging	Car Stakes	
Jack Pine		Other		Hard	Soft	Pieces	Lin-Ft.	Cords	Pieces	Lin-Ft.
Pieces	Feet	Pieces	Feet							
1,826	55,922	14,689	484,778	7,096	60,115	8,868	145,508	7	200	6,000

TIMBER—Concluded

Trespass	Interest on Dues and Bonus	Ground Rent	Transfer Fees	Fire Tax	Mill License Fees	Total Accruals
$1,666 50	$7,777 16	$94,672 82	$185 00	$320,599 20	$288 00	$479,629 90

Appendix No. 9

Statement of Timber Revenue for the fiscal period November 1st, 1934 to March 31st, 1935.

Timber Dues	$204,416.74	
Interest on Timber Dues	13,907.44	
Timber Sale Deposits	16,550.00	
		$234,874.18
Bonus on Timber Cut	$124,144.16	
Annual Minimum Bonus (Certain agreements)	nil	124,144.16
Fire Protection	$9,589.71	
Interest on Fire Protection	306.27	
		9,895.98
Ground Rent	$6,500.00	
Interest on Ground Rent	264.61	
		6,764.61
Transfer Fees		185.00
Mill License Fees		288.00
Scaler's Wages		3,523.04
		$379,674.97

Statement of Timber Revenue for the Period November 1st, 1934 to March 31st, 1935

Timber Dues	$234,874.18
Bonus	124,144.16
Fire Protection	9,895.98
Ground Rent	6,764.61
Transfer Fees	185.00
Mill License Fees	288.00
Scaler's Wages	3,523.04
	$379,674.97

Appendix No. 10

ACREAGE UNDER LICENSE

The number of Crown Timber Licenses issued (where the holder pays regulation ground rent and fire tax charges) from May 1st, 1934, to October 31st, 1934, was 439, covering an area of 6,509¾ square miles.

The number of Crown Timber Licenses issued (where the holder pays regulation ground rent and fire tax charges) from November 1st, 1934, to March 31st, 1935, was 155, covering an area of 2,214¼ square miles.

Appendix No. 11

Timber areas disposed of from November 1st, 1934, to March 31st, 1935

Date Offered 1934	Date Sold 1934	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
Oct. 18	Nov. 8	S.W. Part of St. Louis Twp. comprising sections 16 to 21, Dist. of Sudbury.	12	1	M. J. Poupore, Gogama	Jackpine	10	2 50	2 50	Jackpine	26903 Vol. 2
Oct. 18	Nov. 9	Alexandria Isl., part Dist. of Kenora.	1	1	Keewatin Lumber Co., Kenora.	Spruce P.W., Green	......	......	1 40	Mixed	4591A
						Balsam P.W., Green	......	......	70		
						Red & W. Pine, Green	......	4 50	2 50		
						Jackpine, Green	......	3 00	2 50		
						Spruce P.W., Burnt	......	......	50		
						Balsam P.W., Burnt	......	......	50		
						J. Pine Ties	......	......	10		
Oct. 23	Nov. 10	Moon Island Part.	¼	4	McGibbon Lumber Co., Ltd., Penetang.	White Pine	9 00	1 00	2 50	Logging	79726
						Hemlock	5 00	1 00	1 50		
						Oak	10 00	1 00	2 50		
Oct. 25	Nov. 15	Notman Twp. Part Dist. of Nipissing.	5½	1	Baechler Bros., North Bay.	Birch	......	2 00	2 50	Logging	30329
Nov. 1	Nov. 26	Ossian Twp., Dist of Temiskaming.	31	1	Kirkland Lake Lumber Co., Ltd., Kirkland Lake.	White Pine	2 00	4 00	2 50	Mixed	47868
						Jack Pine	......	3.00	2 50		
						Spruce	25	4 00	2 00		
						Spruce P.W.	......	35	1 40		
						Balsam P.W.	20	10	70		
						Poplar P.W.	20	......	40		

Appendix No. 11

Timber areas disposed of from November 1st, 1934, to March 31st, 1935

Date Offered 1934	Date Sold 1934	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
Nov. 19	Dec. 3	Scadding Twp., Part Dist. of Sudbury.	3½	1	T. Pajala, Sudbury.	Red and White Pine	75	3 50	2 50	Mixed	2753A
						Jack Pine	1 00	3 00	2 50		
						Spruce Logs	1 00	3 00	2 00		
						Spruce Pulpwood	15	......	1 40		
						Balsam Pulpwood	15	......	70		
						Other Pulpwood	20	......	40		
						White Birch Ski Timber	30	25	50		
						Fuelwood, Soft	10	......	25		
						Fuelwood, Hard	10	......	50		
Dec. 6	Dec. 27	Parts Twps. Bayley, Skead, Rattray, Dist. of Temiskaming.	6½	1	Milton Irvine, Hanbury.	R. & W. Pine	3 00	4 00	2 50	Logging	23516
						Jackpine	1 36	3 00	2 50		
						Spruce	2 00	4 00	2 00		
Dec. 13	Dec. 26	Carling Twp., part Dist. of Parry Sound.	½	1	Noble Dumont, Parry Sound.	Pine	......	2 50	2 50	Logging	12660
						Birch and Maple	......	2 50	2 50		
						Spruce	......	2 00	2 00		
						Hemlock	......	1.50	1 50		
						Cedar	......	1 50	1 50		
						Tamarac	......	1 50	1 50		
Dec. 13	Dec. 26	Area lying S. and adjoining the W. portion of Timber Berth J.A. 2.	3	1	J. A. Mathieu, Ltd., Rainy Lake.	Jackpine	10	1 50	2 50	Mixed	613B
						Spruce Pulpwood	......	30	1 40		
1935 Jan. 3	1935 Jan. 15	Wood Twp. part Dist. of Muskoka.	1	1	Weismiller Bros. Bala.	Birch and Maple	......	2 00	2 50	Mixed	19096
						Hemlock	......	1 50	1 50		
						Fuelwood	......	25	50		

Appendix No. 11

Timber areas disposed of from November 1st, 1934, to March 31st, 1935

Date Offered 1935	Date Sold 1935	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
Jan. 8	Jan. 21	McLean Twp. part Dist. of Muskoka.	¾	1	Stanley A. Haines, Utterson.	Maple and Birch	25	1 50	2 50	Mixed	59737
						Hemlock	25	1 00	1 50		
						Cordwood, Hard	......	......	50		
						Cordwood, Soft	......	......	25		
Jan. 11	Jan. 26	Copperfield Twp. part Dist of Sudbury.	55	1	Messrs. Clark & Devlin, Port Arthur, Ont.	Jackpine Tie Timber	66	4 00	2 50	Jackpine Logging	104142
Mar. 9	Mar. 21	An area north of the west end of Arrow Lake and south of the Rly., Dist. of Thunder Bay.	12	1	Russell McKechnie, Round Lake, Ont.	Jackpine	25	3 00	2 50	Mixed	95281
						R. & W. Pine	25	4 00	2 50		
						Poplar	10	......	2 00		
						Balsam	10	50	2 00		
						Spruce Pulp	......	......	1 40		
						Balsam Pulp	05	05	70		
						Spruce, Large	25	2 50	2 50		
Mar. 18	Mar. 29	McDougall Twp., part Dist. of Parry Sound.	¾	1	Mark Taylor, Parry Sound, Ont.	Pine	10	2 50	2 50	Logging	25375
						Birch, Maple, Oak, Basswood, Elm, Ash	10	2 50	2 50		
						Hemlock	10	1 50	1 50		
						Tamarac	10	1 50	1 50		

Appendix No. 12

Statement showing the number of Locatees and of Acres located; of purchasers and of acres sold; of Lots resumed for non-performance of Settlement Duties, and of Patents issued in Free Grant Townships during the fiscal period November 1st, 1934 to March 31st, 1935.

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancell.	No. of acres resumed	No. patents issued	No. of acres patented
Miller	Frontenac	Chas. Both, Denbigh					2	200		
Cardiff	Haliburton	A. N. Wilson, Kinmount	1	118			1	118		
Bangor	Hastings	David Fuller,	2	181		22	1	111	1	222
Carlow	"	Bancroft	2	150			2	150		
Faraday	"	"	4	447			2	185	1	102.5
Herschel	"	"	1	100			2	182.5		
Limerick	"	"			1	48	2	235	1	48
Mayo	"	"					1	44.5	1	99
McClure	"	"	4	456			1	122		
Wicklow	"	"	2	207		2	1	102	2	205
Britton	Kenora	F.R.Parmeter,	1	151.5			2	312.5		
Eton	"	Dryden	1	160						
Melgund	"	"				7.50				
Mutrie	"	"	1	154.5						
Redvers	"	"			2	106.35				
Rowell	"	"	1	155			1	155		
Sanford	"	"				6				
Southworth	"	"	1	160.5		9			1	169
Temple	"	"	2	262			2	319		
Wabigoon	"	"	3	492		2	1	156.5		
Wainwright	"	"	1	159.5			1	159.5		
Zealand	"	"	4	466.25						
Melick	Kenora	J. D. C. Smith, Kenora	3	335.5			2	175.5	2	306
Abinger	Lennox and Addington	Chas. Both, Denbigh	1	100			1	100		
Brunel	Muskoka	W. G. Gerhart,	1	100			1	100		
Cardwell	"	Bracebridge	1	100			2	200		
Chaffey	"	"							1	96
McLean	"	"	1	100			5	440		
Oakley	"	"							2	182
Ridout	"	"							1	100
Watt	"	"							1	100
Kirkpatrick	Nipissing	Albert Gingras, Verner	1	157.5						
Boulter	"	W.B.Gre'nwood	1	100						
Calvin	"	North Bay	1	100			1	100	1	148
Cameron	"	"	2	230			1	127	1	136.9
Chisholm	"	"	1	100						
Ferris East	"	"					1	100	1	95.419
Grant	"	"	1	158.5						
Lauder	"	"	1	108						
Macpherson	"	"							1	131.5
Martland	Sudbury	"					1	80		
Papineau	Nipissing	"							1	134
Springer	"	"	1	150			1	160		
Armour	Parry Sound	N. B. Fletcher,	1	100						
Bethune	"	Parry Sound					1	200		
Chapman	"	"				3				

Appendix No. 12—Continued

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancell.	No. of acres resumed	No. patents issued	No. of acres patented
Gurd	Parry Sound	N. B. Fletcher,	1	100						
Hagerman	"	Parry Sound.	1	99						
Henvey	"	"	2	190		1.5				
Himsworth N.	"	"	2	200	1	100				
Joly	"	"	1	200						
Laurier	"	"			1	118			1	118
Machar	"	"	1	100						
Monteith	"	"	2	206		6				
McKellar	"	"	1	196			1	196		
Nipissing	"	"	1	100						
Patterson	"	"							1	100
Pringle	"	"	1	100			1	100		
Shawanaga	"	"	1	69			1	69		
Spence	"	"							1	200
Wilson	"	"			1	82				
Carpenter	Rainy River	J. A. Alexander,	1	80.25						
Dance	"	Fort Frances.	6	1027			3	478.5		
Kingsford	"	"				24				
Miscampbell.	"	"	1	159.5						
Blue	"	W. Cameron,							1	80
Dewart	"	Stratton	8	915			2	240		
Dobie	"	"	1	80.25			1	80.25		
Mather	"	"							1	176
Morley	"	"				2			1	78.08
Morson	"	"	1	40			2	199.5	1	101
McCrosson	"	"	2	200			2	239.75		
Nelles	"	"	1	160						
Pattullo	"	"	1	80			2	120.5		
Pratt	"	"	5	559.25	1	80				
Richardson	"	"	4	638.5			2	319.5		
Sifton	"	"	2	159.75			1	80.25		
Spohn	"	"	13	1668.25		5.25	8	863.125		
Sutherland	"	"	2	320			1	140		
Tovell	"	"	2	198.5			1	158.5		
Algona North	Renfrew	E. L. Ward,							1	93
Alice	"	Actg. C.L.A.,	2	200			1	100		
Petawawa	"	Pembroke							1	200
Appleby	Sudbury	Albert Gingras,	1	60			1	60		
Casimir	"	Verner	3	477			2	318.5		
Ratter	"	"	4	644.5			4	644.5		
Broder	"	J. K. Maclennan	1	29.6			1	9.62		
Chapleau	"	Sudbury	1	157						
Dill	"	"	2	158.75			1	78.75	1	160
Garson	"	"	1	164		4	1	150		
Hanmer	"	"	2	337.5			1	231.5		
Lumsden	"	"	1	80.75			1	80.75		
Blake	Thunder	S. H. Wilson,	1	52						
Conmee	Bay	Port Arthur.	2	235.75			3	330.75		
Crooks	"	"	3	279.5			3	279.5		
Dawson Road	"	"	1	100			14	1422	3	320
Dorion	"	"	1	160			1	160		
Gillies	"	"					1	149.5		
Gorham	"	"	3	399			2	310		

Appendix No. 12—Continued

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancell.	No. of acres resumed	No. patents issued	No. of acres patented
Lybster......	Thunder Bay.....	S. H. Wilson, Port Arthur	...	....	..	....	2	160	...	....
Macgregor...			8	1280	..	....	6	960	...	....
Marks.......	"	"	1	161.5	..	9	...	....	1	167.5
O'Connor....	"	"	1	162	..	2	1	162	...	....
Pardee......	"	"	5	683	..	....	3	480	...	....
Pearson......	"	"	2	332	..	....	1	172	...	....
Scoble.......	"	"	1	157	..	....	...	....	...	....
Stirling......	"	"	1	157	..	....	...	.."....	...	....
Strange......	"	"	1	69.5	..	....	1	69.5	...	....
Ware........	"	"	4	564.25	..	....	1	161	1	160
Snowdon.....	Haliburton .	Unattached...	1	100	..	....	1	100	1	100
Brougham...	Renfrew....	"	...	....	1	75	...	....	...	....
Griffith......	"	"	...	....	..	....	...	....	1	100
Hagarty.....	"	"	...	....	..	....	...	....	1	79
Jones........	"	"	1	100	..	....	1	119	...	....
Matawatchan	"	"	...	....	..	....	1	98	...	....
Radcliffe.....	"	"	...	....	..	....	1	174	...	....
Sherwood....	"	"	...	....	..	2	...	....	6	753
Baldwin.....	Sudbury....	"	1	164	..	....	1	159.5	1	160
Merritt......	"	"	1	99	..	....	...	....	3	404.5
			168	21,070.6	7	598.6	124	14,780.225	46	5,707.399

Number of Lots assigned, 66. Number of acres assigned 7,770.97.

Appendix No. 13

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free-Grant during the fiscal period November 1st, 1934 to March 31st, 1935.

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Aweres	Algoma	C. A. Duval,					1	173
Tarentorus	“	S. S. Marie					1	80
VanKoughnet	“	“	2	232				
Victoria	“	J. S. Lowe, Massey			1	160		
Bright	“	L. G. Smith,	6	971.44	1	108	1	160
Bright Add'l	“	Bruce Mines.					2	368.6
Gladstone	“	“			2	304.5		
Gould	“	“	1	160				
Johnson	“	“			1	109		
Striker	“	“	2	386			2	386
Blount	Cochrane	F. Hamilton,	6	413	1	74	1	150
Brower	“	Cochrane			1	79.25		
Calder	“	“	13	991.5	3	226.5		
Clute	“	“	10	714.04	4	354.5		
Colquhoun	“	“	8	591.38	4	297		
Fournier	“	“	6	470.25	2	163.5		
Fox	“	“	4	318.5	1	39.75		
Haggart	“	“					1	65.39
Kennedy	“	“	3	175	1	150		
Larmarche	“	“					1	164
Leitch	“	“	13	973.5	4	301	1	75
Machin	“	“	3	218.5	6	444	1	150
Newmarket	“	“	5	392.5	4	322.75		
Pyne	“	“	4	318.5				
Shackleton	“	“	7	525	2	155.5		
Beatty	“	J. A. Hough,	1	80				
Bond	“	Matheson			1	159.5		
Bowman	“	“	3	236.25	2	161	2	320.5
Calvert	“	“	1	80.5				
Clergue	“	“	3	239.25	1	79.5		
Currie	“	“	5	360.38				
Dundonald	“	“	1	110.5				
German	“	“	2	157.5	1	96.5		
Hislop	“	“	1	84.5			3	483
Matheson	“	“	5	389.75	1	82.25	1	158
Mountjoy	“	“			1	164		
McCart	“	“	7	552	3	321.75		
Playfair	“	“	3	265.5				
Shaw	“	“	1	75.75			1	80
Stock	“	“	8	643.25				
Taylor	“	“	3	315.75				
Walker	“	“	2	160				
Fauquier	“	H. E. Sheppard,	11	823	7	704	1	51
Idington	“	Kapuskasing.	30	2,999	12	1,200		
McCrea	“	“	11	853.5	17	1,306		
Nansen	“	“	5	376.5	2	150.5		
O'Brien	“	“	5	278			5	507.61
Owens	“	“	3	298	3	298	2	196
Williamson	“	“	4	396	4	406		

Appendix No. 13

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Barker	Cochrane	T. Tremblay,	2	147.5	3	222.5	1	72
Casgrain	"	Hearst	8	601	16	1167.5	1	150
Devitt	"	"	23	1744.5	7	527	....	....
Eilber	"	"	32	2459.5	10	750	1	72.95
Hanlan	"	"	37	2824.5	13	1118.5	1	151
Kendall	"	"	15	1236.5	8	637	....	....
Lowther	"	"	13	979	41	3351.5	1	70
McCowan	"	"	1	75	1	75	....	....
Drayton Reserve	Kenora	J. D. C. Smith	1	20	....	....	....	....
Jaffray	"	Kenora	1	40	....	....	....	....
Crerar	Nipissing	A. Gingras,	2	331.5	....	....	....	....
Loudon	"	Verner	...	1	....	....	....	....
Badgerow	"	W. B. Green-	1	160	....	....	....	....
Phelps	"	wood,	1	160.5	....	....	....	....
Widdifield	"	North Bay	4	641	....	....	1	394
Mason	Sudbury	"	1	70	....	....	....	....
Henry	"	A. Gingras,	3	240	....	....	....	....
Loughrin	"	Verner	3	324.5	....	....	1	167.25
Hallam	"	J. S. Lowe,	1	164.4	....	....	....	....
May	"	Massey	...	....	....	....	1	120
Salter	"	"	1	161	....	....	....	....
Awrey	"	J. K. Maclen-	6	477.15	....	....	....	....
Bigwood	"	nan, Sud-	7	998.025	....	....	....	....
Cleland	"	bury	2	160.5	....	....	....	....
Delamere	"	"	4	641	1	160	....	....
Denison	"	"	1	35	....	....	....	....
Drury	"	"	1	163.5	....	....	....	....
Dryden	"	"	4	316.25	....	....	....	....
Fairbank	"	"	3	364.75	....	....	....	....
Lorne	"	"	2	275	....	....	....	....
Louise	"	"	...	....	....	....	1	160.5
Trill	"	"	1	104.75	....	....	....	....
Benoit	Temiskaming	J. A. Hough,	4	281.13	1	160.25	....	....
Maisonville	"	Matheson	1	107	....	....	....	....
Armstrong	"	S. C. Mac-	...	....	....	....	1	160
Beauchamp	"	Donald,	1	79	....	....	....	....
Brethour	"	New Liskeard	2	130	2	160	....	....
Bryce	"	"	1	80	....	....	1	160
Firstbrook	"	"	1	80	....	....	1	119
Harley	"	"	...	....	1	158	....	....
Henwood	"	"	...	....	....	....	1	161
Hilliard	"	"	2	160	3	240	....	....
Hudson	"	"	...	....	1	157	....	....
Kerns	"	"	...	....	....	....	2	320.5
Tudhope	"	"	2	162.5	1	161.5	....	....
Lorrain	"	N. J. McAulay Haileybury	1	39.75	....	....	....	....

Appendix No. 13

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Burt	Temiskaming	Thos. G.	...	...	6	447.5	...	...
Chamberlain	"	Towne,	3	236.25	1	78.5	...	...
Eby	"	Englehart	4	314.5	2	155	...	...
Evanturel	"	"	...	...	...	...	1	160.5
Ingram	"	"	1	80	2	240	1	80.75
Marquis	"	"	4	313.75	1	80	...	...
Marter	"	"	6	480.25	...	...	...	...
Otto	"	"	1	79	2	239.75	...	...
Pacaud	"	"	1	80	1	78.75	1	80
Pense	"	"	1	80	...	...	...	...
Robillard	"	"	2	160.5	1	162.5	...	...
Savard	"	"	6	479.75	2	160	...	...
Sharpe	"	"	1	80	...	...	1	80
Truax	"	"	2	160	...	...	...	...
Devon	Thunder Bay	S. H. Wilson,	4	434	2	320	...	...
Forbes	"	Pt. Arthur	3	474.5	26	4119	...	...
Goldie	"	"	...	...	17	2736	...	...
Jacques	"	"	...	...	1	143	...	...
Sibley	"	"	1	156	1	156	...	...
Upsala	"	"	...	...	...	...	1	160
Arran	Bruce	Unattached	1	103	...	...	1	103
Bedford	Frontenac	"	...	...	1	100	...	...
Howe Island	"	"	1	85	...	...	...	...
Artemesia	Grey	"	1	50	...	...	1	50
Sullivan	"	"	1	50	...	...	1	50
Sydenham	"	"	...	...	...	...	1	25
Elzevir	Hastings	"	1	100	...	...	1	100
Tudor	"	"	1	130	...	...	2	230
Haycock	Kenora	"	1	56	...	...	...	...
Darling	Lanark	"	1	90	1	90	...	...
Lavant	"	"	...	...	...	...	1	100
Lansdowne	Leeds	"	1	200	...	...	...	...
Rutherford	Manitoulin	"	1	160	...	...	...	...
Belmont	Peterboro	"	...	...	...	...	1	52.5
Rama	Ontario	"	1	110	...	...	...	...
Cornwall	Stormont	"	1	93	...	...	1	93
Digby	Victoria	"	1	69	1	98	...	...
			458	39,685.195	271	26,868	58	7,329.05

No. of lots assigned, 169. No. of acres assigned, 17,329.29.

Appendix No. 13

Statement showing the number of purchases, acres sold and patents issued in Cities, Towns and Townplots, during the fiscal period November 1st, 1934, to March 31st, 1935.

Towns, etc.	District or County	No. of acres sold	No. of purchasers	No. of acres patented	No. of patents issued
Bobcaygeon	Victoria	....	....	.87	2
Dryden	Sudbury	.25	1	.04	1
Dundas	Wentworth	.82	2	.82	2
Geraldton	Thunder Bay	6.455	21	4.218	1
Hislop	Cochrane	7.609	1	....	....
Hudson	Kenora	1.45	8	.32	2
Killarney	Manitoulin	.11	1	.11	1
Kirkland Lake	Temiskaming	3.013	5	2.879	4
Larder City	"	.17	1	....	....
Macfarlane	Kenora	.69	2	.23	1
Missinaibi	Cochrane	.17	1	.17	1
Sioux Lookout	Kenora	....	....	.22	1
Tisdale	Cochrane	.138	2	.452	5
Wawa	Algoma	.44	3	....	....
		21.315	48	10.329	21

Number of Lots assigned, 7. Number of Acres assigned, .712/1000ths.

Locations by Returned Soldiers and Cancellations for Non-performance of Settlement Duties. Five Months' Period November 1st, 1934, to March 31st, 1935.

District	Agency	Locations		Cancellations	
		No.	Area	No.	Area
Algoma	Sault Ste. Marie	....	....	1	152
Cochrane	Cochrane	3	227.75	3	297.75
"	Hearts	6	575	4	376
"	Kapuskasing	2	200	....	....
"	" R.L.S.	1	100	....	....
"	Matheson	11	867.25	1	81.5
Nipissing	North Bay	1	40	1	160
Sudbury	Massey	2	308	....	....
"	Sudbury	2	160	....	....
"	Warren	3	404	1	159
Temiskaming	Englehart	4	398.75	3	240.75
"	New Liskeard	4	342.5	1	56
"	Port Arthur	1	161	4	638.5
	Total	40	3,784.25	19	2,161.5

Number of Lots assigned, 2. Number of Acres assigned, 230.

Appendix 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations, during the fiscal period November 1st, 1934 to March 31st, 1935.

Part or Parcel	Township	No. of acres sold	No. of acres patented
District of Algoma:			
Pt. Lot 3, Con. 3, Bearhead Lake	Scarfe		3.5
Pt. Lot 11, Con. 2, Long Lake	Whitman	4.1	4.1
County of Frontenac:			
Pts. Lot. 13, Con. 1, Buckshot Lake	Miller	6.	
County of Haliburton:			
S.W. Pt. Lot 13, Con. 4, Boskung Lake	Stanhope		1.56
N.W. Pt. Lot 26, Con. 13, Stormy Lake	Glamorgan		2.
District of Kenora:			
L.K. 436, Granite Lake	Boys		2.6
L.K. 426, Granite Lake	“		4.9
R.F.D. 2, Minnitaki Lake	S. of Drayton		.5.
R.F.D. 17, Boulder Lake	Twp. 39		2.
L.K. 437, Moth Lake	Forgie		5.
L.K. 445, Cache Lake			3.75
Pt. Old Loc'n K. 23, Clearwater Bay, Lake of the Woods		4.9	
Pcl. E. of D. 610, Clearwater Bay, Lake of the Woods		2.1	
S.W. Pt. D. 624, Sioux Narrows, Lake of the Woods		2.32	
L.K. 459, Dog Tooth Lake		1.68	
N.E. Pt. K. 25, Mg. Loc'n Woodchuck Bay, Lake of the Woods	Boys	4.	
County of Lincoln:			
Lot 5, Jordan Harbour		.27	
District of Muskoka:			
Pt. Lot 3, Con. 8, Shoe Lake	Ridout		4.85
Pt. Lot 19, Con. 11, Six Mile Lake	Baxter		4.
Pt. Lot 27, Con. 4, Riley Lake	Ryde	5.	
Pt. Lot 22, Con. 8, Wood Lake	Oakley	5.61	
Pt. Lot "H" Con. 19. Morrison Lake	Wood		4.89
County of Nipissing:			
Pcl. 1, Pt. Lot 14, Con. B, Labelles Pt., Lake Talon	Olrig	.38	
Pcl. 5, Pt. Lot 14, Con. B, Lake Talon (Grasswell Pt.)	Olrig	1.	
District of Parry Sound:			
Pt. Lot 7, Con. 5, Ah-Mik Lake	Croft		1.25
Pt. Lot 5, Con. 2, Sollman Lake	Chapman		2.
Pt. Lots 16 and 17, Con. 5, Codes Lake	Conger		2.
District of Rainy River			
Locn. 50, One Sided or "Caliper" Lake			4.42
County of Renfrew:			
Pt. Lot 17, Con. 12, Clear Lake	Sebastopol		.65
County of Simcoe:			
Pt. E. ½ Lot 23, Con. 13, Sparrow Lake	Orillia		1.58

Appendix 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations, during the fiscal period November 1st, 1934 to March 31st, 1935.

Part or Parcel	Township	No. of acres sold	No. of acres patented
District of Sudbury:			
S.E. Pt. Lot. 1, Con. 3	Loughrin		1.5
Pcl. 5, Pt. Lot 2, Con. 2, Dry Pine Bay, French River	Bigwood		1.5
Pt. Lot. 4, Con. 1, Little Panache Lake	Louise	5.45	
L.N. 45, Panache Lake	Twp. 83		2.5
F.L. 28, Panache Lake	Twp. 83	.73	
A.E. 9, Panache Lake	“	5.	
A.E. 13, Panache Lake	“	2.9	
District of Thunder Bay:			
S.F. 79, Lower Shebandowan Lake			1.86
P.P. 239, Lower Shebandowan Lake			1.62
P.P. 240, Lower Shebandowan Lake			1.72
P.P. 248, Lower Shebandowan Lake			2.2
P.P. 600, Kashabowie Lake			1.29
A.L. 382, Jackfish Bay, Lake Superior	Twp. 82		1.
B.R. 4, Sesekinika	Grenfell		2.74
		51.44	77.98

Appendix 13—Continued

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations, during the fiscal period November 1st, 1934 to March 31st, 1935.

Part or Parcel	Township	No. of acres sold	No. of acres patented
District of Algoma:			
Archie Forrest, Denman Lake	Patton	....	2.
Lot 30, "Pine", Lake Huron, St. Joseph's Channel	Algoma	4.6	....
County of Frontenac:			
Pt. A, Sharbot Lake	Olden	....	5.
Pt. Miller, Devil Lake	Bedford	....	1.06
Pt. Miller, Devil Lake	"	....	.96
Pt. Miller, Devil Lake	"	....	1.20
District of Kenora:			
Pt. G-1919, Sabaskong Bay, Lake of the Woods	....	....	2.
L.K. 468, Lake of the Woods, East of Lilly Island	....	6.86	....
L.K. 432 Woodchuck Bay, Lake of the Woods	S. of Boys	....	3.25
District of Manitoulin:			
Pcl. No. 1, T.P. 1669, McGregor Bay, Lake Huron	....	8.	8.
T.P. 3817 or "Sim" South Bay, Lake Huron	....	....	3.5
District of Muskoka:			
"Halbussal" Prospect Lake, opp, 31/5	Draper	1.77	....
District of Parry Sound:			
318-C (Hoppner) Georgian Bay	Opp. Carling	....	1.24
B. 639, Georgian Bay	Opp. Cowper	1.9	....
S.E. Pt. B-980, Georgian Bay	Opp. Shawanaga	....	5.
Island Opp. Lot 35, Con. 2, Horseshoe Lake	Christie	.25	.25
N.E. Pt. T.P. 3540, Pickerel Rv.	Opp. Mowat	....	5.
District of Rainy River:			
"M" Clearwater Lake	....	3.6	....
District of Temiskaming:			
Pcl. 12, Island "A" Sesekinika Lake	Grenfell	....	5.6
Pcl. 13, Island "A" Sesekinika Lake	"	....	4.
	Total	26.98	48.06

Appendix 13—Continued

Statement showing the number of Miscellaneous purchases; acres sold and Patents, Vesting Orders, Conveyances, etc., issued during the fiscal period November 1st, 1934 to March 31st, 1935.

Parcel	Township, etc.	District or County	Sales		Patents, etc.	
			No.	Area	No.	Area
Pt. N. ½ Lot 1, Con. 3	Currie	Cochrane			1	1.
Pt. W. ½ Lot 21, Con. 6	O'Brien	“	1	1.	1	1.
Pt. Lot 4, Con. 16	Owens	“			1	18.3
E. ½ Lot 9	Howe Island	Frontenac			1	85.
½ Bed of York River at Bancroft Village	Faraday	Hastings	1	.7	1	.7
Lot 5, Jordan Harbour	Louth	Lincoln			1	.27
N.E. Pt. Lot 36, Con. 1	Watten	Rainy River	1	9.		
Pt. N. ½ Lot 1, Con. 2	Firstbrook	Temiskaming			1	1.
Pcl. at Jellicoe Station		Thunder Bay	1	.52	1	.52
			4	11.22	8	107.79

Appendix No. 14

PATENTS OFFICE (LANDS BRANCH)

Statement of Patents, etc., Issued during the fiscal period November 1st, 1934 to March 31st, 1935.

Public Lands Patents	103	
Free Grants "	45	
Transfer (Crown Townplot Lots)	11	
Patents " " "	10	
Miscellaneous Patents, Vesting Orders, etc	8	
	—	177
Mining Lands Patents	327	
" Leases	36	
" Rights Patents	8	
	—	371
Crown Leases	9	
Algonquin Park Leases	10	
Rondeau " "	4	
Bruce Beach "	1	
" " " (Renewals)	3	
Temagami "	3	
Water Power "	1	
	—	31
Licenses of Occupation (Mines)	45	
" " (Lands)	70	
" " Algonquin Park	1	
" " Rondeau "	11	
" " Lake Temagami Islands	1	
	—	128
Licenses of Occupation cancelled	54	
Crown Leases "	16	

Appendix No. 15

RECORDS BRANCH, 1934-35

November 1, 1934 to March 31, 1935

Communications received:	
From Crown Lands Agents	3,512
From District Foresters	2,324
From Mining Recorders	1,796
From Homestead Inspectors	482
From Superintendent, Algonquin Park	259
From Superintendent, Quetico Park	50
From Superintendent, Rondeau Park	117
Orders-in-Council	49
Telegrams	105
All other Sources	15,159
Total incoming (Minister's Office and Land Tax Branch not included)	23,853
Communications sent out to Crown Lands Agents, District Foresters, Inspectors and Park Superintendents	8,368
To General Public	10,583
Re Statistics	1,816
Re Mill Licenses	3,100
Re Maps and Blue Prints	2,400
Summer Home Booklets and Pamphlets	750
Total outgoing (Minister's Office and Land Tax Branch not included)	27,017
Files:	
New Files Issued—General	2,070
New Files Issued—Accounts Chargeable	246
New Files Issued—Accounts Free	106

PART II

SURVEYS BRANCH

Appendix No. 16

REPORT OF SURVEYOR-GENERAL FOR 5 MONTHS, NOVEMBER 1st, 1934 TO MARCH 31st, 1935

Crown Surveys

As Crown Surveys are not usually proceeded with during the winter months, no instructions to perform work of this kind were issued during the 5 months ending March 31st, 1935.

Municipal Surveys

No reports of Municipal Surveys were received during the 5 months ending March 31st, 1935.

Townsite Subdivisions

The following townsite subdivisions on lands patented subsequent to March, 1910, were submitted and approval given, as required under the Townsites Act.

M-101—Subdivision of parts of Mining Claims T.B. 10585-10586, Township of Errington, District of Thunder Bay.

M-102—Blackwater Townsite, Subdivision of part of Mining Claim T.B. 9846, District of Thunder Bay.

M-103—Hardrock Townsite, Subdivision of part of Mining Claim T.B. 10498, Township of Ashmore, District of Thunder Bay.

M-118—Kirkland Lake Townsite, Subdivision of parts of Mining Claims L-1403-1404, District of Timiskaming.

M- 19 }
M- 20 } Subdivisions of part of lot 5, concession 5, Township of Playfair, District of Cochrane.

Maps

During the 5 months ending March 31st, 1935, the following maps have been revised, brought up to date and published:

8-D—Georgian Bay Islands, between Coponaning and Grondine Pt. South of Humboldt Township.

17-A—Rainy Lake (Islands in western part of)

Appendix No. 17

Statement of Crown Surveys completed and closed during five months ending March 31st, 1935

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount Paid
1	May 1, 1934	S. E. Flook	Establish original monuments, Township of Dorion, District of Thunder Bay	$935.15
2	Apr. 25, 1934	E. L. Moore	Establish original monuments, Township of Ferris, District of Nipissing	296.22
3	Apr. 21, 1934	R. W. Code	Survey of beach lands in front of the County of Lambton	287.74
4	Apr. 26, 1934	R. F. Dynes	Subdivision of Township of Vermilion Additional, District of Kenora	951.50
5	Apr. 21, 1934	J. W. Tyrrell	Survey of beach lands in front of part of the County of Bruce	1,690.65
6	Apr. 25, 1934	J. S. Dobie	Establish original monuments in Township of Scarfe and traverse adjoining Lakes, District of Algoma	715.00
7	Apr. 30, 1934	C. R. Kenny	Establish original monuments in Township of Korah, District of Algoma	706.00
8	Apr. 25, 1934	J. T. Coltham	Establish original monuments in Township of McDougall, District of Parry Sound	499.35
9	Mar. 26, 1934	Phillips & Benner	Base Line in District of Thunder Bay, East of Lake Nipigon	1,366.74
10	Apr. 21, 1934	E. D. Bolton	Survey of beach lands in front of part of County of Bruce	783.65
11	Sept. 12, 1933	C. E. Bush	Fixing contour shores, Lac Seul and Lost Lake, District of Kenora, Patricia Portion	1,456.88
12	Apr. 30, 1934	C. R. Bradshaw	Establish original monuments, Township of Carr, District of Cochrane	299.00
13	May 3, 1934	R. S. Kirkup	Survey certain roads and summer camp sites, District of Kenora	1,710.20
14	May 1 1934	Beatty & Beatty	Establish original monuments, Township of Alice, County of Renfrew	1,031.55
15	May 1, 1934	J. W. Pierce	Establish original monuments, Township of Smith, County of Peterborough	1,125.94
16	May 3, 1934	J. A. S. King	Survey part of Fort Frances-Kenora Highway, Districts of Rainy River and Kenora	256.30
17	Apr. 21, 1934	Speight & vanNostrand	Survey of beach lands in front of part of the County of Huron	510.40
18	May 1, 1934	T. G. Code	Establish original monuments in Township of Coleman, District of Timiskaming	272.33
19	Mar. 22, 1934	H. W. Sutcliffe	Base Line and Township boundaries, East of Lake Nipigon, District of Thunder Bay	1,630.50
20	....	C. E. Bush	Equipment	57.00
			Total	$16,583.10

Appendix No. 18

Statement of Municipal Surveys for which Instructions issued during five months, ending 31st March, 1935

No.	Date of Instructions	No.	Surveyor's Name	Description of Survey
1	Feb. 27, 1935	792	R. McDowall	Mark with permanent monuments, Easterly limit of Lot 2, Concession 11, Albermarle, (formerly part of the town plot of Adair), being the limit of road allowance on the East side of said lot.
2	Dec. 28, 1934	791	D. G. Ure	Establish the boundaries of all the streets in the city of St. Catharines.

Appendix No. 19

Extract from the Report and Field Notes of the survey of the base line, District of Thunder Bay, west from Raynar Township, by Messrs. Phillips & Benner, Ontario Land Surveyors, under instructions dated March 26th, 1934.

GEOLOGY

Between the point of commencement and the east boundary of the Nipigon Forest Reserve, only a few outcroppings of rock were found in the entire length of the line and these were granite. On the base line within the Nipigon Forest Reserve, the Geology was reported upon by T. L. Gledhill for the Ontario Department of Mines Report, Volume 34, part 6, 1925, and is shewn on the map number 34-G. On this section of the line, there are quite numerous outcroppings of rock and many claims had been staked along the line. The record of such prospectors posts as were found along or near the line will be found on pages 49 to 51 of the Field Notes and this is the only area in which claims appear to have been staked prior to the survey of the base line.

The line of prospectors blazes was very close to our survey line, so that, if claims are to be transferred from the Kowkash Mining Division to the Port Arthur Mining Division, very little change would be made in the areas or shapes of the claims.

The country along the line within the Reserve appears to have been well mapped and no minerals of any importance were found by our party. The declination of the Magnetic Needle was in fairly uniform progression from East to West with no very marked deviation, the largest being about 8°.

Of the total length of the line of 4815 chains, rock was exposed only 450 chains.

TOPOGRAPHY

On the Easterly 50 miles of the base line, the country is fairly level with few hills ranging over fifty (50) feet in height. There are long stretches of swamp areas and other areas of level land. Between MacDonald Lake and Ledingham Lake, the line passes through a rough, rugged country, the hills ranging up to 140 feet in height and with numerous rock exposures. West of Ledingham is mostly level with a few outcroppings of rock in the 11th and 12th miles West of the East Boundary of the Reserve. The Lakes and Rivers East of the Reserve line are mostly shallow and have muskeg bottoms.

Onaman Lake is one of the main topographical features along the line, but portions of this are also shallow.

CANOE ROUTES

There was considerable activity in the vicinity of the Onaman River as the Tashota Gold Mines had commenced to transport in supplies and re-open the mine. The main route which is used leaves the Canadian National Railway at Paska and follows the route through Wilgar Lake, Gledhill Lake, Oboshkegan Lake and Barnum Lake. From the last mentioned Lake, the summer road is cut directly South to the mine. This road crosses the South

Branch of the Onaman River. The winter route consists of a road leading directly to Tashota Station.

TIMBER

On the timber plan which accompanies this report, the various areas of timber have been divided into three (3) age classifications. The areas shewn in green will indicate timber over sixty (60) years old, while the portions in red will indicate timber between thirty (30) years and sixty (60) years of age and the areas in brown indicate timber and brule' under thirty (30) years of age.

The total length of the line was 4815 chains. Of this area water areas directly on the line amount to 920 chains. This leaves a timber area of 3895 chains. This latter distance can be subdivided as follows:—

Brule' (10 years and under)	150 chains
Second growth timber (non-commercial)	220 chains
Swamps	1350 chains
Spruce stands only (apart from swamp)	420 chains
Mixed timber	1755 chains

The swamp areas were mostly all of commercial timber though there were 430 chains which would be classified as the acid type of swamp on which only stunted trees of no commercial value are to be found. The total chainage of non-commercial species would amount in all, to 800 chains. This includes brule', second growth and acid swamps. The total chainage of commercial timber amounts to 3095 chains. Of this latter amount, Spruce is the only commercial species of 1340 chains, while mixed timber occupies, as mentioned above, 1755 chains. In mixed timber areas, spruce and jackpine are the predominant species. The main stand of jackpine however, is located on that portion of the line lying between the north and south branches of the Onaman River.

On the portion of the line East of Onaman Lake and extending from thirty-fourth (34th) Mile Post to Onaman Lake, the forest except in the swamp areas, is past maturity. From a count of the annular rings, it was estimated that this forest is about 200 years old. This is one of the oldest stands of timber we have seen in this section of the country. It was interesting to note that the less desirable species of Balsam and Birch has re-seeded to better advantage than the Spruce, though Spruce appears to have been the main species when the forest was younger. This is indicated by trees ranging up to two (2) feet in diameter.

The percentage of the line which has been burned over in recent years, is remarkably small. However, we do not believe this gives an accurate picture for the entire area, as at times, we appeared to be passing very close to extensive areas of brule'. One of these was north of the line between the point of commencement and Poilu Lake. Another large section of brule' was observed south of Onaman Lake. The fire which destroyed the timber here occurred in 1933 and extended north from Atigogama Lake to Onaman Lake. There was also a considerable section of the timber burned about three (3) or four (4) years ago, north of the Tashota Mine. No fire was observed during the time we were in the field, as the season was a particularly wet one and the fire hazard at any time was very low.

SOIL

The total length of land area along the line amounted to 3895 chains. Of this 450 chains has been classified as rock and 1350 chains as swamp. This leaves a total of 2095 chains of land. This latter amount has been classified as follows:—

1. Soil and boulders, some of which might have some agricultural value	900 chains
2. Land of good commercial value	1195 chains

The soil can be classified as approximately 50% sandy loam and 50% clay loam. This is a much higher percentage of good land than is usually encountered on the survey of base and meridian lines in the north-western part of Ontario. Mostly all of the swamps have either clay or sand sub-soil and it is possible some of this might be drained to good advantage, though the covering of black loam and moss over the soil in some places is very deep. The best areas of soil are to be found in the portion of the line outside the boundaries of the Nipigon Forest Reserve.

FUR BEARING ANIMALS

There were very few indications of fur-bearing animals. Deer and moose also appear to be quite scarce.

Accompanying this report, we are returning to you herewith the plans and other returns as required by your instructions.

Appendix No. 20

Extract from the Report and Field Notes of the survey of Township Outlines, west of Long Lac, District of Thunder Bay, by Ontario Land Surveyor, H. W. Sutcliffe, under instructions dated March 22nd, 1934.

There was still great claim staking activity, which had been going on for several months, following recognition of the importance of valuable gold discoveries in the vicinity of Little Long Lac. Many mining organizations were aggressively carrying out mining development plans, a new town was springing up at Hardrock, and the Longlac-Jellicoe portion of the Canadian National Railway System, which had formerly been practically idle had become very active.

It is, of course, a well known fact that there are many inaccuracies in the staking of Mining Claims. It is not to be expected that even an experienced bushman can stake a mining claim exactly as theoretically defined in the Mining Act. There are prospectors who are not good bushmen, and some who are not careful in their staking, with the result that the claims are of varying sizes and as the Mining Recorder has no other alternative but to lay the recorded claim down on his map with its standard dimensions, it is obvious that inaccurate maps must result until such time as there are survey lines to correct the position of the claims on the map. Inaccurate maps sometimes lead to much confusion and also expense to the claim owners. In this instance, I found much interest in the location of my lines, not only by the prospectors, but also geologists in the employ of the Governments.

TIMBER AND SOIL

The commercial timber in this area is not generally large in size. Much of it would be suitable for pulp. For about fifteen miles west of Longlac, the country is mostly flat and swampy, and much of the swamp is too wet for large timber. There are, however, portions of very good timber, but usually in the immediate vicinity of lakes or streams.

There are some old burnt areas along the Canadian National Railway, and west of base line mileage 30 this old burnt area seems to cover a large portion of country. It was presumably at the time of railway construction that this burning was done. Young Jack Pine and Poplar are springing up over this area.

East of the east boundary of Errington Township, the country is comparatively flat, and there is considerable clay. Rock outcroppings are small, but west from here the country becomes more rolling and the soil lighter, but the percentage rock exposure is very small.

MINERALS

The Mining possibilities of this area are well known, and the Ontario and Federal Mines Departments are already in possession of the geological and mining data. I might mention, however, that due to the comparatively small percentage of exposed rock and large amount of heavy soil overburden, it is a difficult country to prospect.

GAME

Game does not appear to be plentiful and in that respect seems characteristic of the north country generally. There are moose and red deer, also bears. One caribou was seen by a member of my party. Small game seemed scarce. I understand that the area west of Longlac Station, lying between the two east and west Canadian National Railway lines, has been set aside as a game preserve. This is a very wise thought and I suggest that more of this should be done, otherwise game life is going to be largely exterminated in the north country. There are still some areas in Northern Ontario, in which there is considerable game, especially large game and to me it would seem wise to preserve certain portions of it.

PART III

FORESTRY BRANCH

Appendix No. 21

I—FOREST FIRE PROTECTION

(1) *Legislation*

There were no changes in legislation during the period covered by this report.

(2) *Organization and Personnel*

On November thirtieth a complete re-organization took place within the Department which materially affected the forest protection staff. The fire ranging and forest ranging services, formerly two separate organizations, were combined and this together with the necessity of economy measures resulted in the services of a number of the personnel being dispensed with.

In the Kenora District a new Chief Ranger Division was created, Dryden, with headquarters at Dryden.

The Longlac Division was transferred from the Kapuskasing to the Port Arthur District and the Franz Division from the Kapuskasing to the Soo District.

(3) *Expenditures*

The total expenditure for the period was $204,644.56. The amount of Fire Tax collected was $9,895.98 which with miscellaneous expenditure refunds made up a total of $34,501.67, leaving a net expenditure of $170,142.89.

CLASSIFICATION OF EXPENDITURES

Item	Ground Service	Air Service	Wireless	Total
Salaries	65,956.97	60,083.72	7,471.54	133,512.23
Travelling Expenses	3,437.30	1,198.88	293.95	4,930.13
Equipment	1,414.25	1,467.46	6,882.54	9,764.25
Improvements	915.69	....	147.30	1,062.99
Fire Fighting	4,941.28	....	....	4,941.28
Express, Freight, etc	4,071.43	2,540.63	208.82	6,820.88
Gasoline and Oil	3,731.26	3,369.95	90.55	7,191.76
Maintenance and Repairs	15,440.92	17,372.93	640.44	33,454.29
Rent	2,869.90	20.00	....	2,889.90
Miscellany	51.50	23.08	2.27	76.85
Total	102,830.50	86,076.65	15,737.41	204,644.56
Less Repayments	17,619.94	13,181.73	3,700.00	34,501.67
Net Total	$85,210.56	$72,894.92	$12,037.41	$170,142.89

(4) *Fires*

There were no forest fires during the period.

(5) *Burning Permits*

Burning permits are not required between November first and March thirty-first.

(6) *Equipment*

No major equipment was purchased.

(7) *Improvements*

No improvement work was undertaken.

(8) *Air Operations*

The use of aircraft was limited to a small amount of supervisory flying (See report on Air Service).

(9) *Hazard Disposal*

Some work was done in creating a fire guard around the townsites of Geraldton and Matachewan.

(10) *Travel Permits*

Travel permits are not required between November first and March thirty-first.

(11) *Wireless*

OPERATIONS

As the summer stations were closed down during October, 1934, the operating activities were confined to the providing of a commercial radio service in the Sioux Lookout and Kenora Districts.

Stations and operators were maintained at:—
Sioux Lookout
Red Lake
Woman Lake
Pickle Lake
Goose Island
Kenora
Whitefish Bay
Hudson (opened February, 1935)

The total number of words handled during this period was:—

(a) Departmental	46,575
(b) Commercial	73,481

OPERATORS

Eleven operators were employed, including one man to relieve for annual holidays.

One operator was maintained at each station with the exception of Sioux Lookout, in which case there were three. The additional operators at Sioux Lookout were employed to provide a continuous watch of 16 hours per day.

The Whitefish Bay station was kept open through the winter to provide communication for the Department of Northern Development on the Fort Frances highway, and the operator in this case acted as an O.F.B. watchman as well as radio operator.

A new station was opened at Hudson, Ontario, to provide commercial service. The operator for this station was H. C. Rayner, who had three years' summer experience with the Branch.

NEW EQUIPMENT

Three new 300-watt radio-telephone-telegraph transmitters were supplied to Sioux Lookout, Red Lake and Kenora.

A new gas engine was supplied for the Hudson Station.

II—REPORT OF DIRECTOR OF PROVINCIAL AIR SERVICE

1. Flying Operations

(*a*) The period Nov. 1st, 1934 to Mar. 31st, 1935 is normally a period in which there is little flying activity, but during this period some deviation was made from the former policy, and a determined attempt was made to carry out such flying as was required by other departments of the government, and which worked to the material advantage of all concerned.

(*b*) Through the medium of our aircraft the Department of Northern Development was able to place a number of survey parties along various proposed highway routes with every assurance that food and other supplies could be flown to them without the necessity of keeping roads and trails open. It is felt that through this medium the Department was able to save a considerable amount of money, and the parties were furthermore, able to work more effectively.

(*c*) Flying was also supplied to other government departments as follows:—

Liquor Control Board,
Department of Provincial Police,
Department of Health.

In all a total of approximately 300 hours was supplied the above mentioned departments.

(*d*) A normal amount of flying was carried out for the Forestry Branch as follows:—

Transportation	338.57	Hours
Game Patrols	21.20	"
Photography	4.55	"

(*e*) A number of mercy flights were also carried out as necessity demanded, and no doubt some lives were saved as a consequence. The total hours flown for this purpose was 7.40 Hours.

(*f*) The service flew a total of 971.45 hours during this fiscal period which is considerably more than has ever been done during any previous similar period, and a synopsis of the flying time is attached to this report.

(*g*) The allocation of aircraft was as follows:—

Base	*Type*	*Registration*
Sault Ste. Marie	D.H. 61	CF-OAK
	Fairchild 71C	CF-OAM
	Moth	GC-APC
Sioux Lookout	Hamilton	CF-OAJ
	Moth	CF-OAA
	Moth	GC-AOW
	Moth	GC-AOZ
Kenora	Moth	CF-OAC
Fort Frances	Moth	GC-AOX
Port Arthur	Hamilton	CF-OAH
Algonquin Park	Fairchild KR-34	CF-AOH

2. Reconditioning

(*a*) In addition to carrying out one of the heaviest winter flying programmes that the Service has ever undertaken there was also carried out one of the heaviest reconditioning programmes. It happened that fifteen of the twenty-one aircraft fell due for major reconditioning, and this programme was carried out in such a way that all craft were available for allotment to the various District Foresters when they were called for.

(*b*) The Service also carried out for the Forestry Branch the overhauling of 252 fire pumps, 62 outboard motors, and two marine engines to the satisfaction of all concerned.

3. Operations General

(*a*) A determined attempt was made to clean up a bad fuel and oil situation in the Western Division. It was found that the Service possessed abnormally large supplies of gasoline and oil located at points at which there was relatively little possibility of its ever being used. Winter ground transport was utilized and a great deal of this fuel was re-distributed to other bases, and used during the season of 1935.

(*b*) A further attempt was also made to return for credit large numbers of empty drums, which in some cases, had remained at bases for periods of over two years. Empty containers to a value of over $5000.00 were returned during this period.

III.—REFORESTATION

1. NURSERIES

The period covered by this report is an off season at the nurseries. By the end of October, the seed beds, which are a major project, have been pretty well completed and by the end of March the work in the nursery proper has not recommenced owing to the condition of the ground. Under ordinary circumstances, the number of men employed during this six months' period is greatly reduced and the time is spent largely in woodland and plantation improvement, the repairing of equipment and buildings, making of crates and in many other ways preparing for the next season's work.

(a) Seed Beds

The seed bed work which usually extends into November was completed and the beds were covered and put in proper shape for the winter. Some hardwoods such as walnut and maple which reached the nursery late in the season pitted or stratified as required and late in March the customary supply of willow and poplar cuttings were made.

(b) Improvements

At Midhurst, 200 trees were moved in the frozen ball for permanent windbreak work. On all three nurseries, roads where necessary were repaired and resurfaced with gravel.

At Orono, certain of the Scotch Pine windbreaks on the boundaries were pruned of their lower branches and in some cases where they no longer served their original purpose were removed.

(c) Protection

Very little protection work is necessary in the winter in the forest areas but in the two most northerly nurseries, namely, Orono and Midhurst, snow fences were erected to protect the seed bed areas.

(d) Woodlot Improvement

At St. Williams and Midhurst where large areas of woodland are included in the property, a large proportion of the men employed during the winter are engaged in improvement work. As there is practically no woodland connected with the Orono nursery, this in part explains the small staff which was carried at this nursery throughout the winter. Improvements in these areas, which includes also the larger plantations covers such work as thinning, pruning out lower branches, and swamping out the wood, logs and poles. The yield from this type of work at St. Williams was 1200 cords of wood. At Midhurst, 200 cords of wood were taken out and 4000 ft. of lumber as well as fence and telephone pole material.

(e) Repairing Equipment

As already stated, considerable time was spent in the overhauling of equipment and included the making of several hundred wooden crates which are used for the distribution of trees in the Spring.

2. COUNTY FORESTS

Work at the county forests during this period included the repairing of equipment, improvement of woodland areas, clearing and improving fire guards, repairing fences, etc.

3. MUNICIPAL FORESTS

Systematic work was carried on during the winter on the City of Owen Sound Forest at Inglis Falls. Relief labour was used to cut the old trees and thin out the damaged young growth on approximately 75 acres. The wood was used by the City as fuel and issued to the families on relief.

When cutting operations were over, the debris was cleaned up and the cut-over area was made ready for planting in April and May, 1935.

This was an exceptionally good example of what could be done by other large centres to relieve their unemployed problem and to have their men and money used on a project which will yield good returns in a very short period of time.

4. UNEMPLOYMENT RELIEF

Work was carried on during this period at Camp Borden in conjunction with the Federal Government on planted and timbered areas of that section of the property under our supervision. The winter work consisted of clearing fire guards around and through the property, improving woodland and removing wolf trees from the plantations.

The number of men supervised each day by the Ontario Forests Branch on this project ranged from 20 to 40.

5. SEED COLLECTING

During the winter season, work at the seed plant consisted of extracting and cleaning seed and testing all seed in storage. In fact if the seed crop during the Autumn has been a heavy one, the winter months at the seed plant are the busiest of the year.

In addition, as Angus is the storage place for all planting equipment, this was overhauled and made ready for next season's work.

6. LECTURES

Illustrated lectures on reforestation and the farm woodlot were given at 42 short courses conducted by the Department of Agriculture. In addition, several lectures were given to farmers' clubs, service organizations, etc.

LETTER OF TRANSMISSION

TO THE HONOURABLE HERBERT ALEXANDER BRUCE,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:—

The undersigned has the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Forty-fourth Annual Report, 1934, of the Department over which I have the honour to preside.

Respectfully submitted,
PAUL LEDUC,
Minister of Mines.

DEPARTMENT OF MINES,
Toronto, 1935.

INTRODUCTORY LETTER

To The Honourable Paul Leduc,
Minister of Mines.

Sir,—The undersigned has the honour to submit the Forty-fourth Annual Report of the Department of Mines, issued in eight parts, as follows:—

Part I

Statistical Review of the Mineral Industry of Ontario for 1934, by A. C. Young.
List of Mines, Quarries, and Works, 1934.
Mines of Ontario in 1934, by D. G. Sinclair, E. C. Keeley, D. F. Cooper, E. B. Weir, A. R. Webster.
Mining Accidents in 1934, by D. G. Sinclair, R. H. Cleland, D. F. Cooper, E. C. Keeley. A. R. Webster.
Classes for Prospectors, 1934–35, by E. M. Burwash.

Part II

Geology and Ore Deposits of the Matachewan-Kenogami Area, with maps Nos. 44a and 44b, by W. S. Dyer.

Part III

Little Long Lac Gold Area, with map No. 44d, by E. L. Bruce.

Part IV

Geology of the Rowan-Straw Lakes Area, with map No. 44e, by Jas. E. Thomson.
Gold Deposits on the Lake of the Woods, by Jas. E. Thomson.
Some Gold Occurrences West of Port Arthur, by Jas. E. Thomson.

Part V

Natural Gas in 1934, by R. B. Harkness.
Petroleum in 1934, by R. B. Harkness.

Part VI

Gold Deposits in the Vicinity of Red Lake Mines, by M. E. Hurst.
Geology of the Cat River–Kawinogans Lake Area, with map No. 44f, by W. D. Harding.

Part VII

Geology of the Opeepeesway Lake Area, with map No. 44g, by H. C. Laird.
Horwood Lake Area, by H. C. Laird.
Recent Developments in the Swayze and West Shiningtree Areas, by H. C. Laird.
Part of Strathy Township, by W. S. Savage.
Mongowin Township and Vicinity, by H. C. Rickaby.

Part VIII

Geology of the Lochalsh-Missinaibi Area, with map No. 44c, by E. M. Burwash.

Only Part I is bound with the Sessional Papers of the Legislature. All parts, together with accompanying geological maps as indicated above by number and letter, are available on application to the Department.

Respectfully submitted,
T. F. Sutherland,
Deputy Minister of Mines.

Department of Mines,
Toronto, 1935.

PROVINCE OF ONTARIO
DEPARTMENT OF MINES

HON. PAUL LEDUC, *Minister of Mines* T. F. SUTHERLAND, *Deputy Minister*

FORTY-FOURTH ANNUAL REPORT

OF THE

ONTARIO DEPARTMENT OF MINES

BEING

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PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 4, 1935

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1936

THE HUNTER-ROSE CO., LIMITED TORONTO · PRINTERS BOOKBINDERS
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Statistical Review of the Mineral Industry of Ontario for 1934

By A. C. Young

GENERAL SUMMARY

Mineral Production

Mineral production for 1934, valued at $145,854,173, exceeded that of any previous year. For purposes of compilation the mineral industry is grouped into four main sections: metallics, non-metallics, structural materials, and clay products. Of these, metallics, including the famous gold-producers and the nickel-copper mines, is by far the most important. Owing to the increased price of gold ($35.00 per ounce) the production value by this group exceeded the total output from all sources in 1929, the peak year in Ontario's mineral record. An examination of the table, "Summary of Mineral Statistics, 1934" (page 2), shows improvement in every group. Metals gained in value $33,908,668, or 35.5 per cent.; non-metallics were up $458,925, or 6.4 per cent.; structural materials $1,430,586, or 22.6 per cent.; and clay products $236,427, or 23 per cent.

The Dominion Bureau of Statistics has reported the value of Ontario field crops as $143,734,000 for 1934, or the highest figure since 1930. For the first time in the history of the province mineral production has had a value in excess of field crops; this affords a striking illustration of the growing importance of the mineral industry in the economic life of Ontario.

Reference to the table "Comparative Value of Mineral Production, 1930-1934" (page 3), shows that the value of gold production has increased 19.3 per cent.; silver, 35.9; nickel, 59.6; copper, 46.4; and the platinum metals, which are a by-product of the nickel-copper industry and dependent entirely upon the prosperity of that industry, showed a gain of 312.6 per cent.

Activity in prospecting was widespread throughout the province during the year, and many claims were staked and recorded in the area east of Lake Nipigon. New properties came into production or were preparing to produce. Many old mines in the Lake of the Woods area were again taken up, giving work to many of the unemployed, besides attracting attention to this area, which figured so prominently during the nineties of the last century.

In the *Monthly Review of Business Statistics* for January, 1935, published by the Dominion Bureau of Statistics, Ottawa, the trend in the business affairs of Canada was reported as follows:—

> Economic conditions in Canada showed improvement in 1934, adding to the advance recorded in the greater part of the preceding year. Most of the principal factors measuring the trend of economic activity were consequently much more favourable than during the low point of the depression reached in 1932 and the first quarter of 1933. The improvement was well defined during the first part of the year just ended, many factors reflecting a process of consolidation during the later months. The physical volume of business at the dawn of the new year [1935] was about equivalent to that of the later part of 1931.
>
> The level of business operations in the last half of 1934 was, of course, far below that of 1928 or 1929. The result was that large numbers of the increasing active population remained unemployed, and many plants were either idle or operated at a point far below capacity levels.
>
> A feature of the year was the advance in high-grade bond prices to the maximum point since the pre-war period. Wholesale prices remained stable at a level somewhat higher than that of 1933. After considerable fluctuation, common stock prices were slightly higher at the end of the year than at the beginning. The average of the official index for the twelve months ended December was 24.9 per cent. greater than the average for 1933. Trading on the Montreal and Toronto stock exchanges was inactive as compared with the preceding year.

SUMMARY OF MINERAL STATISTICS, 1934

Product	Quantity[1]	Value	Employees	Wages
METALLIC				
Gold . . . . . oz.	2,105,341	$43,521,249	10,193	$15,920,169
Exchange equalization	. . . . .	29,287,439	. . . . .	. . . . .
Silver . . . . . oz.	5,523,938	2,600,393	272	291,243
Copper in matte exported[2] . . . . . lbs.	13,383,479	602,257	[3]5,793	[3]8,603,461
Copper, metallic and in concentrates, exported . . . . . lbs.	191,676,060	14,220,447		
Nickel in matte, in speiss, and in ore exported; metallic nickel; and nickel content of oxides and salts . . . . . lbs.	128,687,340	32,139,425		
Platinum metals . . . . . oz.	200,109	6,187,992		
Selenium . . . . . lbs.	51,574	91,286		
Tellurium . . . . . lbs.	5,130	25,599		
Bismuth . . . . . lbs.	7,552	3,444	[4]150	[4]149,580
Cobalt in metal, oxides, salts, ores, and residues . . . . . lbs.	594,671	592,497		
Lead in concentrates exported . . . . . lbs.	21,558	525		
Chromite . . . . . tons	40	480	16	9,485
Total	. . . . .	$129,273,033	16,424	$24,973,938
NON-METALLIC				
Actinolite . . . . . tons	30	$365	. . . . .	. . . . .
Arsenic, white . . . . . lbs.	1,647,513	56,412	(5)	(5)
Diatomite . . . . . tons	46	1,920	. . . . .	. . . . .
Feldspar, crude and ground . . . . . tons	7,302	61,665	49	$10,767
Fluorspar . . . . . tons	150	2,100	4	825
Graphite, crude and refined . . . . . tons	. . . . .	64,998	21	11,564
Gypsum . . . . . tons	33,234	141,389	69	53,718
Sulphur[6] . . . . . tons	14,598	145,980	. . . . .	. . . . .
Mica . . . . . lbs.	1,236,302	9,059	19	1,395
Mineral waters . . . . . Imp. gals.	21,775	1,622	. . . . .	. . . . .
Natural gas . . . . . M cu. ft.	7,682,851	4,741,368	931	1,010,979
Peat . . . . . tons	1,878	7,343	. . . . .	. . . . .
Petroleum, crude . . . . . bbls.	141,385	299,874	204	110,008
Quartzite and quartz . . . . . tons	89,838	134,572	55	28,746
Silica brick . . . . . M	369	14,730	8	7,558
Salt . . . . . tons	276,751	1,734,196	252	296,116
Talc . . . . . tons	13,934	135,978	47	33,796
Total	. . . . .	$7,553,571	1,659	$1,565,472
STRUCTURAL MATERIALS				
Cement, Portland . . . . . bbls.	1,702,128	$2,403,590	341	$328,648
Hydrated lime . . . . . tons	22,281	249,038	187	116,020
Quicklime . . . . . tons	168,760	1,287,250		
Sand and gravel . . . . . tons	7,254,926	1,714,569	334	178,502
Sand-lime products[7]	. . . . .	146,009	50	39,113
Stone: limestone, trap, granite, sandstone . tons	2,460,301	1,965,507	810	368,109
Slate . . . . . tons	120	600	. . . . .	. . . . .
Total	. . . . .	$7,766,563	1,722	$1,030,392
CLAY PRODUCTS				
Brick, face . . . . . No.	23,410,266	$479,850	717	$311,732
Brick, common . . . . . No.	16,114,490	227,276		
Brick, fancy and ornamental . . . . . No.	14,277	835		
Brick, sewer . . . . . No.	307,147	5,992		
Tile, drain . . . . . No.	6,017,379	137,699		
Tile, structural, roofing, and floor	. . . . .	120,981		
Sewer pipe, copings, flue-linings, etc.	. . . . .	226,005		
Pottery	. . . . .	52,578		
Haydite	. . . . .	9,790		
Total	. . . . .	$1,261,006	717	$311,732
TOTAL VALUE in Canadian funds	. . . . .	**$145,854,173**	20,522	$27,881,534

---

[1] All tons in this table are 2,000 pounds.

[2] Copper in matte valued at 4½ cents per pound, and nickel at 18 cents.

[3] Employees and wages for nickel-copper mines, smelters, and refineries include statistics of the Ontario Refining Company.

[4] Employees and wages for silver-cobalt smelters and refineries.

[5] Employees and wages included with figures for silver-cobalt smelters and refineries (4).

[6] Tonnage given is sulphur content of sulphuric acid; no iron pyrites was sold in 1934.

[7] No deduction made for lime used in manufacturing.

COMPARATIVE VALUE OF MINERAL PRODUCTION, 1930–1934

Product	1930	1931	1932	1933	1934
METALLICS					
Gold (Canadian value)	$35,923,260	$45,043,837	$53,418,449	$61,044,951	$72,808,688
Silver	3,998,112	1,880,860	1,910,937	1,912,934	2,600,393
Platinum metals	2,436,683	2,812,834	1,998,911	1,501,233	6,187,992
Cobalt[1]	1,144,007	651,179	587,957	597,752	592,497
Nickel[2]	24,455,134	15,005,080	7,179,862	20,130,480	32,139,425
Copper, metallic and in matte	15,186,467	8,907,069	5,025,684	10,118,847	14,822,704
Selenium	....	32,108	....	53,745	91,286
Tellurium	....	....	....	....	25,599
Lead, pig and in ore	116,034	41,987	1,756	692	525
Zinc in ore and concentrates	127,004	....	....	....	....
Bismuth	6,366	3,532	7,289	3,731	3,444
Molybdenite	....	280	....	....	....
Chromite	....	....	....	....	480
Total	$83,393,067	$74,378,766	$70,130,845	$95,364,365	$129,273,033
NON-METALLICS					
Actinolite	$437	$456	....	....	$365
Arsenic, white	109,932	135,170	$98,914	$56,534	56,412
Barite	....	....	....	60	....
Diatomite	140	840	309	1,298	1,920
Feldspar, crude and ground	104,670	103,008	42,920	45,350	61,665
Fluorspar	1,240	620	464	1,064	2,100
Graphite, crude and refined	86,543	32,149	18,483	16,145	64,998
Gypsum	776,069	374,469	186,176	112,319	141,389
Iron pyrites and sulphur[3]	73,855	65,080	33,320	81,960	145,980
Mica	34,275	23,465	2,752	9,371	9,059
Mineral waters	20,754	8,578	2,473	2,347	1,622
Natural gas	5,061,588	4,635,497	4,719,297	4,523,084	4,741,368
Peat fuel	1,602	1,096	10,107	900	7,343
Petroleum, crude	235,746	219,993	247,468	253,486	299,874
Quartzite and quartz	274,674	148,642	93,574	86,146	134,572
Silica brick	19,120	13,702	4,303	7,351	14,730
Salt	1,558,405	1,760,388	1,789,752	1,755,087	1,734,196
Talc and soapstone	133,213	122,044	111,585	142,134	135,978
Total	$8,492,263	$7,642,308	$7,361,897	$7,094,636	$7,553,571
STRUCTURAL MATERIALS					
Cement, Portland	$5,779,404	$5,006,826	$2,288,975	$1,587,812	$2,403,590
Lime, hydrated and quicklime	2,177,587	1,221,190	1,273,230	1,227,196	1,536,288
Sand and gravel	3,559,487	2,317,015	2,000,298	2,467,916	1,714,569
Sand-lime brick[4]	424,178	253,228	78,398	69,785	146,009
Stone: limestone, trap, granite, etc.	4,630,970	3,197,297	1,655,016	983,268	1,965,507
Slate	....	....	....	....	600
Total	$16,571,626	$11,995,556	$7,295,917	$6,335,977	$7,766,563
CLAY PRODUCTS					
Brick, face	$1,811,569	$1,278,954	$532,728	$351,292	$479,850
Brick, common	779,744	622,777	286,928	163,338	227,276
Brick, fancy and ornamental	23,858	16,829	1,790	387	835
Brick, sewer	12,490	33,321	18,638	3,683	5,992
Tile, drain	593,980	244,368	144,579	179,015	137,699
Tile, structural, roofing, and floor	848,556	378,193	169,824	74,064	120,981
Sewer pipe, copings, flue-linings, etc.	834,361	696,964	451,786	185,138	226,005
Pottery	89,384	73,860	67,866	52,650	52,578
Haydite	227,275	167,533	16,366	15,012	9,790
Total	$5,221,214	$3,552,799	$1,690,505	$1,024,579	$1,261,006
GRAND TOTAL	$113,678,170	$97,569,429	$86,479,164	$109,819,557	$145,854,173

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[1] Cobalt in oxide, metallic cobalt, and cobalt content of residues marketed.
[2] Nickel in matte, oxide, and metallic nickel.
[3] Includes value of sulphuric acid produced.
[4] No deduction made for lime consumed in manufacturing.

The table below shows the aggregate value of metals from the time production began in Ontario and of other minerals beginning with 1891. Since 1914 the statistics of annual production credit the province only with the value of the pig iron made from Ontario ore. This is but a small part of the total output, since the great bulk of the iron ore charged to the blast furnaces of the province is "lake" ore from the mines of Minnesota and Wisconsin. In the production tables, credit is taken only for the ore exported or shipped to points other than Ontario blast furnaces, since to include the value of the domestic ore converted into pig iron in Ontario would involve a duplication of this item.

TOTAL MINERAL PRODUCTION

Year	Exchange equalization or discount	Metallics	Non-metallics	Structural materials	Clay products	Total
Before 1891[1]	....	$9,520,269	....			$9,520,269
1891.......	....	388,715	$4,316,958			4,705,673
1892.......	....	864,382	4,509,757			5,374,139
1893.......	....	614,762	5,505,991			6,120,753
1894.......	....	842,750	5,244,008			6,086,758
1895.......	....	616,055	4,554,083			5,170,138
1896.......	....	963,288	4,271,715			5,235,003
1897.......	....	1,038,089	4,480,452			5,518,541
1898.......	....	1,689,002	5,546,875			7,235,877
1899.......	....	2,055,592	6,361,081			8,416,673
1900.......	....	2,565,286	6,733,338			9,298,624
1901.......	....	5,016,734	6,814,352			11,831,086
1902.......	....	6,257,499	7,134,135			13,391,634
1903.......	....	5,242,575	7,628,018			12,870,593
1904.......	....	4,906,677	6,665,970			11,572,647
1905.......	....	10,201,010	7,653,286			17,854,296
1906.......	....	13,353,080	9,035,303			22,388,383
1907.......	....	14,550,835	3,020,537	3,876,275	3,571,726	25,019,373
1908.......	....	16,754,986	2,629,749	3,396,406	2,856,476	25,637,617
1909.......	....	22,928,496	2,825,751	4,028,206	3,198,922	32,981,375
1910.......	....	28,161,678	3,141,658	4,380,000	3,630,559	39,313,895
1911.......	....	29,102,867	3,674,926	4,935,609	4,263,395	41,976,797
1912.......	....	34,799,734	4,009,643	4,701,170	4,831,056	48,341,603
1913.......	....	37,507,935	4,296,450	5,866,775	5,561,151	53,232,311
1914.......	....	33,345,291	4,339,703	4,505,368	4,105,597	46,295,959
1915.......	....	44,109,769	4,655,250	3,609,371	1,871,379	54,245,679
1916.......	....	55,002,918	4,982,140	3,734,065	1,584,699	65,303,822
1917.......	....	56,831,857	7,702,942	4,962,284	2,596,749	72,093,832
1918.......	....	66,178,059	7,815,062	4,297,401	2,018,450	80,308,972
1919.......	....	41,590,759	6,308,182	7,208,413	3,776,562	58,883,916
1920.......	$1,376,275	48,281,553	8,141,796	11,921,019	4,735,154	74,455,797
1921.......	1,359,636	28,777,581	6,636,217	13,967,386	5,183,125	55,923,945
1922.......	208,621	40,290,157	7,591,913	13,640,166	6,944,218	68,675,075
1923.......	279,446	44,076,660	8,511,786	13,139,757	6,269,140	72,276,789
1924.......	196,749	52,130,314	7,555,283	12,398,465	5,137,865	77,418,676
1925.......	—2,838	62,495,472	7,488,034	12,451,174	5,148,626	87,580,468
1926.......	—595	59,218,297	7,842,632	12,681,308	5,356,469	85,098,111
1927.......	—235	62,631,255	7,638,605	14,160,552	5,853,035	90,283,212
1928.......	2,811	71,267,003	7,822,641	14,815,814	6,177,664	100,085,933
1929.......	157,456	83,967,446	8,621,427	18,541,687	6,830,162	118,118,178
1930.......	36,702	83,356,365	8,492,263	16,571,626	5,221,214	113,678,170
1931.......	1,926,222	72,452,544	7,642,308	11,995,556	3,552,799	97,569,429
1932.......	6,133,828	63,997,017	7,361,897	7,295,917	1,690,505	86,479,164
1933.......	16,486,437	78,877,928	7,094,636	6,335,977	1,024,579	109,819,557
1934.......	29,287,439	99,985,594	7,553,571	7,766,563	1,261,006	145,854,173
Total...	$57,447,954	$1,498,806,045	$633,288.916			$2,189,542,915

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[1] Prior to 1891, when the Ontario Bureau (now Department) of Mines was established, it is estimated that metals to the value of $9,520,269 were produced. No estimate has been made of the output of non-metallics up to 1891.

Metal Production

In the total production of metals in Ontario, noted hereunder, gold moved up from third to first place in 1927:—

METAL PRODUCTION TO DECEMBER 31, 1934

Metal or product	To December 31, 1933	1934	To December 31, 1934
Gold	$486,081,471	$43,521,249	$529,602,720
Exchange equalization	28,160,515	29,287,439	57,447,954
Nickel, including nickel oxides and salts	359,383,615	32,139,425	391,523,040
Silver	257,686,623	2,600,393	260,287,016
Copper[1]	145,225,872	14,822,704	160,048,576
Pig iron from domestic ore	84,775,556	...	84,775,556
Cobalt[2]	25,929,269	592,497	26,521,766
Platinum metals	24,806,192	6,187,992	30,994,184
Iron ore[3]	9,463,516	...	9,463,516
Lead	4,485,314	525	4,485,839
Zinc, in ore and concentrates	535,696	...	535,696
Molybdenite	210,015	...	210,015
Bismuth	151,459	3,444	154,903
Selenium	85,853	91,286	177,139
Tellurium	...	25,599	25,599
Chromite	...	480	480
Total	$1,426,980,966	$129,273,033	$1,556,253,999

[1] Includes small quantities of copper sulphate.

[2] Includes metal, oxide, salts, and cobalt contents of residues exported.

[3] Value of ore shipped out of the province.

Dividends.—During 1934 dividends were paid by 12 gold, 2 nickel-copper, and 2 silver-cobalt mining companies. Total payments by metal mines of the province are rated hereunder by groups:—

DIVIDENDS PAID BY METAL MINES TO DECEMBER 31, 1934

Industry	To end of 1933	1934	To end of 1934
Nickel-copper	$149,723,449	$10,126,014	$159,849,463
Gold	153,107,391	26,841,464	179,948,855
Silver-cobalt	97,691,281	260,000	97,951,281
Total	$400,522,121	$37,227,478	$437,749,599

Diamond-Drilling

During the past two years diamond-drilling in Ontario has been active. Sixteen companies were operating, and the statistics which follow present a fairly complete picture. In 1933 there were 143 drills in use, and employment was given to 251 men who received $375,236 in wages. The corresponding figures for 1934 are 285 drills, 518 men, and $759,285 in wages. Diamond-drilling operations afford an excellent yard-stick in appraising the general trend in mining development and prospecting. As these Ontario firms do considerable drilling in the neighbouring provinces, Quebec and Manitoba, and also much farther afield, statistics covering the work done in these outside areas are also shown. It should, however, be pointed out that the data for outside provinces may be incomplete.

DIAMOND-DRILLING OPERATIONS, 1933 AND 1934

Province	1933		1934	
	Holes	Core footage	Holes	Core footage
Ontario	2,692	389,764	3,891	672,011
Quebec	472	138,692	1,023	215,153
Manitoba	277	39,462	418	81,226
Saskatchewan and N.W.T.	4	798	33	5,791
Total	3,445	568,716 (107.7 miles)	5,365	974,181 (184.5 miles)

On the other hand consumption of diamonds used in drilling refers to footage drilled in all provinces in which work was reported, and is indicative of the trade available for diamond merchants as well as the amount of wear or wastage of these abrasives in our hard pre-Cambrian rocks. The total consumption of borts, ballas, and carbons was 39,975.43 carats, as shown below:—

CONSUMPTION OF DIAMONDS BY REPORTING FIRMS, 1934

Period	Borts	Ballas	Carbons
	carats	carats	carats
On hand December 31, 1933	10,402.79	76.61	3,100.90
Purchased in 1934	40,835.30	32.19	2,680.13
	51,238.09	108.80	5,781.03
On hand December 31, 1934	13,380.92	76.57	3,695.00
Consumed (39,975.43) in 1934	37,857.17	32.23	2,086.03

Prospecting

An index of prospecting activity is afforded by the following table:—

MINING CLAIMS RECORDED, 1907–1934

Year	No.	Year	No.
1907	13,996	1921	2,459
1908	4,634	1922	5,686
1909	9,746	1923	6,092
1910	5,792	1924	5,222
1911	9,001	1925	4,751
1912	3,104	1926	13,496
1913	4,320	1927	15,554
1914	1,913	1928	15,046
1915	2,519	1929	8,207
1916	2,470	1930	3,886
1917	1,936	1931	5,779
1918	1,534	1932	4,945
1919	2,918	1933	8,077
1920	2,160	1934	16,888

METALLICS

Gold

General Summary

At the old price of gold the record of production from all sources in Ontario during 1934 was $1,037,265 below the figures for 1933. Taking the exchange equalization and world price into consideration, the production value in 1934 in Canadian funds was $11,763,737 in excess of that for 1933, the total figures of value being $72,808,688 as against $61,044,951.

Referring to the gold mines separately, the year 1934 has shown marked improvement, and while the ounces recovered in Ontario declined, the quantity of ore treated increased, moving up from 5,621,517 tons during 1933 to 6,413,010 tons in 1934, or an increase of 14 per cent. This expansion indicates the increased milling facilities and the ability of operators to treat much lower grade ore, thereby increasing the life of the mines and the communities now dependent on this industry. At Porcupine the average value per ton of ore treated, at the Canadian price of gold, was $8.88; at Kirkland Lake, $17.47; in Matachewan, $6.15; and in Northwestern Ontario, $4.83. In this connection it is of interest to note that in the Transvaal the record for 1934 as compared with 1933 shows an increase in tonnage milled of nearly 8 per cent., but a decrease in grade from 5.844 to 5.150 pennyweights per ton of ore, or almost 12 per cent. During 1934, 8 mines reported production from Porcupine, and 4 properties carried on small part-time operations. Ten were active at Kirkland Lake, 3 in Matachewan, and 18 in Northwestern Ontario.

Although the output from the northwestern portion of the province was small and mainly produced by one mine, the Howey, it is of interest to record the reopening of many old properties which were producers in the nineties and which are now being taken up again. In addition important new mines have recently come into production, e.g. Little Long Lac and others. The increased price of gold, modern milling methods, and improved transportation facilities have created a considerable change in the outlook of the gold-mining industry in this area. When it is remembered that favourable gold formations are known to exist and that new finds are becoming general over a wide area, the developments in gold-mining in this part of the province promise to be of considerable importance during the next few years.

In the late summer new finds were reported from the Sturgeon River area, which is east of Lake Nipigon. A gold "rush" followed, and hundreds of claims were staked and recorded, but it is too soon to estimate the importance of this new field. Very rich veins on the claims of the Sturgeon River Gold Mines have been found on surface and by diamond-drilling. Favourable developments at the Little Long Lac mine and at the Central Patricia and Pickle Crow mines near the Albany river, with continued interest at Red Lake, are an earnest of a revival of gold-mining in the northwestern part of Ontario. McKenzie Red Lake, the second producer at Red Lake, turned over its new 125-ton mill in February, 1935.

The number employed in producing gold mines, exclusive of salaried officials, increased from 8,706 in 1933 to 10,193 in 1934, while for the whole industry the number gainfully employed rose from 16,103 to 19,387, an increase of 21.6 per cent. This is exclusive of the great army of men absorbed in prospecting and developing newly staked claims. From the point of view of claims recorded, the year 1934 was the highest on record, a total of 16,888 claims having been filed. This is more than double the figure for 1933, when 8,077 claims were recorded. Previous high records were made in 1907, 1926, 1927, and 1928.

Gold-Milling Plants

The milling capacity in tons per day of idle and producing gold mines in Ontario at the end of 1934, and that of projected plants and proposed expansion of existing plants for 1935, are summarized as follows:—

GOLD-MILLING PLANTS AT ONTARIO MINES, 1934

Area and mine	Tonnage idle	Tonnage operating	Proposed tonnage
KIRKLAND LAKE BELT:			
Barry-Hollinger	....	100	....
Bidgood	....	100	....
Canadian Reserve (Larder lake)	500	....	....
Kirkland Gold Belt	....	....	100
Kirkland Lake Gold	....	150	....
Lake Shore	....	2,325	....
Lucky Cross (Golden Gate Mining Co.)	20	....	....
Macassa	....	200	....
Sylvanite	....	325	....
Teck-Hughes	....	1,325	....
Toburn	....	100	....
Wright-Hargreaves	....	1,000	....
PORCUPINE BELT:			
Anglo-Huronian (Vipond)	....	300	....
Blue Quartz (Amalgamated Goldfields)	....	25	....
Buffalo Ankerite	....	350	....
Canusa	....	25	....
Coniaurum	....	400	....
Dome	....	1,500	....
Gillies Lake Porcupine	....	....	75
Hayden	40	....	....
Hollinger	....	5,000	....
Lakeland	25	....	....
McIntyre-Porcupine	....	2,250	....
McLaren-Porcupine	....	3	....
Marbuan (March)	....	200	....
Munro Croesus	25	....	....
Northern Turnbull	....	15	....
Paymaster Consolidated	....	200	....
Porcupine Peninsular (Night Hawk lake)	200	....	....
MATACHEWAN AND WEST SHININGTREE:			
Ashley	....	125	....
Churchhill	....	....	10
Matachewan Consolidated	....	100	....
Young-Davidson	....	500	....
SUDBURY DISTRICT:			
Halcrow-Swayze	....	25	....
Lebel Oro (Long Lake)	....	....	200
McMillan	....	125	....
MICHIPICOTEN AND GOUDREAU:			
Algold (New Goudreau)	50	....	....
Algoma Summit	....	25	....
Minto	....	80	....
Parkhill	....	100	....
THUNDER BAY DISTRICT:			
Ardeen (Moss)	....	200	....
Little Long Lac	....	200	....
McMartin, J. Bruce (Dikdik)	....	....	10
North Shores (McKellar-Longworth)	....	25	....
Northern Empire (Beardmore)	....	125	....
St. Anthony	....	125	....
Tashota	....	....	50
PATRICIA PORTION OF KENORA:			
Casey Summit	....	50	....
Central Patricia	....	50	+50
Howey	....	1,100	....
J-M Consolidated	....	30	....
McKenzie Red Lake	....	....	200
Pickle Crow	....	....	100
RAINY RIVER DISTRICT:			
Foley Syndicate	....	5	....
Golden Star	....	5	....
Saundary Syndicate	....	5	....
Total	860	18,893	795

Labour Statistics

The following figures summarize labour statistics for the gold-mining industry, as reported to the Ontario Department of Mines:—

AVERAGE YEARLY WAGE, GOLD-MINING INDUSTRY, 1933 AND 1934

Locality	1933			1934		
	No. of wage earners	Wages paid	Average wage per annum	No. of wage earners	Wages paid	Average wage per annum
Porcupine	4,728	$7,645,825	$1,617	5,295	$8,541,490	$1,613
Kirkland Lake	3,493	5,584,787	1,599	3,525	5,706,528	1,619
N.W. Ontario	485	717,492	1,480	1,373	1,672,151	1,217
Operating but non-producing	665	514,056	773	1,195	1,059,506	886
Total	9,371	$14,462,160	$1,543	11,388	$16,979,675	$1,491

Production and Dividends

The following tables show the total gold production from 1866 to 1934, the production by regions in 1934, the total production by regions since 1910, and the dividends paid by the various gold-mining companies.

GOLD PRODUCTION, 1866–1934

(On the standard basis of $20.671834 per ounce, or one dollar = 0.048375 ounces)

Year	Total production, value	Porcupine belt		Kirkland Lake belt		N.W. Ontario[1]	
		Value	Per cent.	Value	Per cent.	Value	Per cent.
1866–1891[2]	$190,258	....	....	....	....	....	....
1892–1909[3]	2,509,492	....	....	....	....	....	....
1910	68,498	$35,539	51.8	....	....	....	....
1911	42,637	15,437	36.2	....	....	....	....
1912	2,114,086	1,730,628	81.8	....	....	....	....
1913	4,558,518	4,294,113	94.1	$86,316	1.9	....	....
1914	5,544,979	5,206,006	93.8	114,154	2	....	....
1915	8,501,391	7,462,111	88.6	551,069	6.5	....	....
1916	10,339,259	9,391,408	90.8	702,761	6.8	....	....
1917	8,698,735	8,229,744	94.5	404,346	4.6	....	....
1918	8,502,480	7,767,907	91.4	632,007	7.4	....	....
1919	10,451,709	9,941,803	95.1	486,809	4.7	....	....
1920	11,686,043	10,597,572	90.7	1,033,478	8.8	....	....
1921	14,692,357	13,103,526	89.5	1,524,851	10.4	....	....
1922	20,579,569	18,374,658	89.3	2,159,581	10.5	....	....
1923	20,136,287	17,313,115	85.9	2,719,939	13.5	....	....
1924	25,669,303	22,135,534	86.2	3,446,632	13.4	....	....
1925	30,206,432	24,733,120	81.8	5,385,256	17.8	....	....
1926	30,950,753	23,680,670	76.5	7,174,083	23.2	....	....
1927	33,627,040	23,851,857	70.9	9,674,114	28.7	....	....
1928	32,629,111	20,246,319	62	12,233,524	37.5	....	....
1929	33,535,226	19,281,286	57.6	14,046,596	41.8	$22,988	0.07
1930	35,886,558	17,758,842	49.6	17,172,770	47.9	461,730	1.3
1931	43,117,615	19,891,521	46.2	21,734,729	50.4	1,007,756	2.3
1932	47,284,621	21,422,117	45.2	23,782,313	50.3	1,607,831	3.4
1933	44,558,514	21,624,617	48.5	20,817,277	46.7	1,352,017	3
1934	43,521,249	19,634,097	45	20,424,716	46.9	2,214,385	5
Total	$529,602,720	$347,723,547	65.6	$166,307,321	31.4	....	....

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[1] Recent production only. Gold output from 1866 to 1909, inclusive, came from Hastings county and Northwestern Ontario. No segregation of statistics can now be made.

[2] Estimated.

[3] Maximum yearly output was $124,568 in 1899.

PRODUCTION OF GOLD MINES, 1934

Area	Ore milled	Gold bullion shipped				Total value, standard[1]	Exchange equalization	Value, Canadian funds
		Gold content[1]		Silver content				
PORCUPINE	tons	ounces		ounces				
Amalgamated Goldfields	500	19.02	$393	8	$1	$397	$266	$663
Anglo-Huronian (Vipond)	101,806	15,541.47	321,271	2,774	1,293	322,564	216,679	539,243
Buffalo Ankerite	131,720	20,603.16	425,905	1,999	939	426,844	286,054	712,898
Coniaurum	138,114	28,435.54	587,815	4,209	1,977	589,792	389,364	979,156
Dome	547,600	206,157.67	4,261,657	18,939	8,712	4,270,369	2,906,718	7,177,087
Hollinger	1,900,490	434,257.14	8,976,892	108,827	52,595	9,029,487	6,079,396	15,108,883
McIntyre-Porcupine	851,345	239,099.32	4,942,620	58,421	27,005	4,969,625	3,319,637	8,289,262
McLaren-Porcupine	50	9.86	204	2	1	205	134	339
Marbuan	26,030	3,304.35	68,307	298	147	68,454	44,968	113,422
Munro Croesus	....	298.54	6,171	24	13	6,184	4,283	10,467
Northern Turnbull	30	5	103	....	....	103	69	172
Paymaster Consolidated	13,824	2,020.5	41,767	583	303	42,070	27,452	69,522
Miscellaneous	....	48	992	....	....	992	664	1,656
Total	3,711,714	949,799.57	$19,634,097	196,084	$92,989	$19,727,086	$13,275,684	$33,002,770
KIRKLAND LAKE								
Argonaut (tailings)	12	54	$1,116	18	$9	$1,125	$747	$1,872
Barry-Hollinger	33,445	4,399.52	90,946	409	193	91,139	60,937	152,076
Bidgood	2,433	199.46	4,123	39	18	4,141	2,663	6,804
Kirkland Lake Gold	64,952	20,316.21	419,973	2,853	1,340	421,313	281,987	703,300
Lake Shore	836,023	472,762.19	9,752,189	96,940	45,513	9,797,702	6,508,117	16,305,819
Macassa	66,557	32,055.98	662,656	3,684	1,726	664,382	446,716	1,111,098
Moffatt-Hall	8,476	2,525.3	52,202	343	163	52,365	34,706	87,071
Sylvanite	111,767	50,336.63	1,040,552	8,298	3,770	1,044,322	696,062	1,740,384
Teck-Hughes	442,745	167,411.82	3,460,709	23,837	11,161	3,471,870	2,329,821	5,801,691
Toburn	36,230	20,400.69	421,720	4,874	2,311	424,031	284,088	708,119
Wright-Hargreaves	354,418	218,203.16	4,510,660	39,962	18,340	4,529,000	3,043,292	7,572,292
Miscellaneous	....	380.69	7,870	34	16	7,886	5,264	13,150
Total	1,957,058	988,045.65	$20,424,716	181,291	$84,560	$20,509,276	$13,694,400	$34,203,676
MATACHEWAN								
Ashley	43,532	13,181.48	$272,485	2,023	$941	$273,426	$183,404	$456,830
Matachewan Consolidated	4,680	679.39	14,044	100	52	14,096	9,472	23,568
Young-Davidson	51,842	3,878.11	80,168	1,399	728	80,896	53,615	134,511
Total	100,054	17,738.98	$366,697	3,522	$1,721	$368,418	$246,491	$614,909

NORTHWESTERN ONTARIO								
Algoma Summit	421	143.80	$2,972	14	$7	$2,979	$1,947	$4,926
Ardeen (Moss)	38,143	5,815.27	120,212	31,796	15,175	135,387	80,707	216,094
Casey Summit[2]	4,094	887.89	18,354	87	41	18,395	12,278	30,673
Central Canada Mines	350	21.44	443	13	7	450	292	742
Central Patricia	11,536	6,373.15	131,745	577	292	132,037	87,525	219,562
Dikdik	230	1,082.00	22,367	644	309	22,676	14,962	37,638
Duport	25	64.99	1,343	....	....	1,343	899	2,242
Foley Syndicate	232	243.06	5,025	127	60	5,085	3,360	8,445
Golden Star	260	76.13	1,574	24	11	1,585	1,063	2,648
Howey	481,757	45,985.26	950,600	15,434	7,197	957,797	636,426	1,594,223
J-M Consolidated	3,443	1,019.09	21,067	621	359	21,426	13,963	35,389
Lebel Oro (Long Lake)	7	36.38	752	3	1	753	503	1,256
Little Long Lac	5,485	2,456.99	50,790	198	104	50,894	34,586	85,480
McMillan	12,313	1,959.39	40,504	63	31	40,535	26,809	67,344
Minto	22,189	4,912.20	101,544	144	66	101,610	67,691	169,301
Northern Empire	22,507	5,662.57	117,056	860	416	117,472	78,175	195,647
Parkhill	19,431	8,983.81	185,712	407	189	185,901	124,746	310,647
St. Anthony (ore, dump, tailings)	21,618	3,571.38	73,827	991	491	74,318	48,880	123,198
Saundary Syndicate	13	12.62	261	....	....	261	174	435
Sol-D'Or (Bathurst)	130	74.51	1,540	6	2	1,542	1,009	2,551
Total	644,184	89,381.93	$1,847,688	52,008	$24,758	$1,872,446	$1,235,995	$3,108,441
Total for gold mines[3]	6,413,010	2,044,966.13	$42,273,198	432,905	$204,028	$42,477,226	$28,452,570	$70,929,796
MISCELLANEOUS								
Nickel-copper refining; Cobalt ores	....	60,374.48	$1,248,051	....	....	$1,248,051	$834,869	$2,082,920
Total gold output[4]	....	2,105,340.61	$43,521,249	....	....	$43,521,249	$28,452,570	....
CALENDAR YEAR 1933								
Porcupine	3,402,632	1,046,091.01	$21,624,617	171,437	$54,910	$21,679,527	$8,249,321	$29,883,318
Kirkland Lake	1,766,014	990,044.43	20,466,034	166,518	58,062	20,524,096	7,305,041	27,183,859
Matachewan	38,004	16,991.38	351,243	2,375	849	352,092	143,892	495,984
Northwestern Ontario	414,867	65,403.83	1,352,017	68,296	23,046	1,375,063	495,309	1,870,372
Miscellaneous	....	36,987.66	764,603	....	....	764,603	292,874	1,057,477
Total gold output, 1933	5,621,517	2,155,518.31	$44,558,514	....	....	$44,558,514	$16,486,437	....

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[1] This value is based on the old price of gold ($20.671834 per fine ounce).

[2] According to mine officials the figures represent only the quantity of gold recovered and sold.

[3] Includes silver recovered with gold.

[4] From all sources, exclusive of silver.

VALUE OF PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE BELT, 1910–1934

Year	Hollinger	Dome	McIntyre	Vipond[1]	Coniaurum	Porcupine Crown and Northcrown	West Dome Lake	Buffalo Ankerite[2]	Marbuan (March)[3]	Night Hawk Peninsular	Schumacher[4]	Paymaster	Rea and Newray
1910...	$31,194	$4,355											
1911...	6,000	4,277		$5,160									
1912...	909,181	737,499	$77,657	16,259									
1913...	2,488,022	1,242,625	236,299			Porcupine Crown $326,803							[5]$18,858
1914...	2,719,355	1,059,238	549,166	73,628		685,135							[5]125,255
1915...	4,206,015	1,530,287	750,812	246,053		602,436	$102,880				$48,236		
1916...	5,073,401	2,153,820	1,218,073	176,686		578,322	16,814				225,301		
1917...	4,261,938	1,480,174	1,710,204	209,738		377,904	44,434				198,605		[6]1,447
1918...	5,752,371	82,127	1,578,444	82,868		124,474	103,745				92,842		[6]1,516
1919...	6,722,266	1,290,301	1,978,014				23,910						
1920...	6,219,665	2,020,568	2,223,083			71,529 Nc. 97,301	47,169						
1921...	9,051,276	2,290,264	1,827,761			7,943							
1922...	12,274,114	4,178,936	2,021,811									$2,800	
1923...	10,446,412	4,374,144	2,550,129	23,876									
1924...	13,433,063	4,307,624	3,604,874	596,803			60,642			$268,518			
1925...	15,749,109	4,365,923	3,721,499	565,379			287,758			196,947			
1926...	14,829,655	3,940.053	3.862,074	631,636			220,758	$140,588	$11,055	111,154		63,551	
1927...	14,539,538	4,031,575	3,965,210	667,724			[7]35,252	359,005	19,839	166		135,025	
1928...	10,706,235	3,915,051	4,201,808	694,426	$220,534			289,960	133,879			183,271	
1929...	9,455,290	3,590,537	4,295,491	820,667	635,485		155,797	71,684	256,303				
1930...	10,260,950	774,943	4,696,578	909,414	738,941		15,662	878	306,262				
1931...	10,097,975	3,512,066	4,756,880	564,291	751,352				217,586				
1932...	10,356,846	4,040,318	5,424,728	454,412	861,031			219,482	78,835				
1933...	9,971,877	4,524,025	5,427,001	502,541	695,957			462,680					
1934...	9,029,487	4,270,369	4,969,625	322,564	589,792			426,844	68,454			42,070	
Total	$198,591,235	$63,721,099	$65,647,221	$7,564,125	$4,493,092	$2,871,847	$1,114,821	$1,971.121	$1,092,213	$566,885	$564,984	$426,717	$147,076

[1] Changed to Anglo-Huronian, Limited, October 16, 1933.

[2] Formerly Ankerite; renamed Buffalo Ankerite in 1932.

[3] The March was renamed the Marbuan in 1934; the Buffalo Ankerite operated the Marbuan mill in 1933, treating 2,800 tons from the dump of the New York Porcupine Gold Mines, Ltd.

[4] Purchased by the Hollinger in 1922.

[5] Rea.

[6] Newray.

[7] Total value of bullion in 1927 was $87,919. Figures shown in above table allow for a reduction of $52,667, due to an erroneous return made in 1925.

VALUE OF PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE BELT, 1910–1934—*Continued*

Year	Porcupine United	David-son	Preston and Clifton	Scottish-Ontario	Porcupine Pet	Porphyry Hill	Gold Reef	Tommy Burns	De Santis	Hughes	Miscel-laneous	Total value (standard)
1910												$35,549
1911												15,437
1912												1,740,596
1913						$4,200						4,316,807
1914			[6]$15,212		$5,000							5,231,989
1915					5,551	2,036	$1,547					7,495,853
1916												9,442,417
1917							588	$289				8,285,321
1918		$15,579										7,833,966
1919		27,089										10,041,580
1920		11,246										10,690,561
1921												13,177,244
1922			Clifton 1,664									18,479,325
1923			8,331								[7]$2,756	17,405,648
1924			5,270									22,266,894
1925												24,886,615
1926									$146	$30		23,810,700
1927				$5,893							[8]217,350	23,976,577
1928				6,795							[9]140	20,352,099
1929	$44,285										[10]47,701	19,373,240
1930	56,913										[11]61,940	17,822,481
1931	5,439										[12]36,114	19,941,703
1932											[13]38,940	21,474,592
1933				[14]887					[15]11,816		[16]82,743	21,679,527
1934											[17]7,881	19,727,086
Total	$106,637	$53,914	$30,477	$13,575	$10,551	$6,236	$2,135	$289	$11,962	$30	$495,565	$349,503,807

[6] Preston.

[7] Huddlestone and Cline.

[8] Includes "high-grade" recovered from W. P. Wilson.

[9] Blue Quartz.

[10] High-grade recovered.

[11] High-grade recovered.

[12] Munro Croesus, $3,955; and miscellaneous, $32,159.

[13] Hayden, $1,497; Munro Croesus, $5,722; J. Spence, $2,515; and miscellaneous, $29,206.

[14] Canusa.

[15] Treated in Hayden mill.

[16] Hayden, $2,516; New York Porcupine, $3,164; and $77,063 recovered mainly from scrapped machinery, of which J. M. McLaren is credited with $326 on ore shipped to Noranda.

[17] Amalgamated Goldfields, $397; McLaren-Porcupine, $205; Munro Croesus, $6,184; Northern Turnbull, $103; miscellaneous, $992.

VALUE OF PRODUCTION (GOLD AND SILVER) BY MINES OF THE KIRKLAND LAKE AND MATACHEWAN AREAS, 1913–1934

Year	Lake Shore	Teck-Hughes	Wright-Hargreaves	Sylvanite	Kirkland Lake	Tough-Oakes Burnside (Toburn)[1]	Barry-Hollinger	Argonaut[2]	Macassa	Miscellaneous	Matachewan Area			Total value (standard)
											Ashley	Young-Davidson	Matachewan Consol.	
1913..	....	....	$1,127	....	....	$66,632	....	....	....	[3]$21,178	....	....	....	$88,937
1914..	....	....	....	....	....	117,644	....	$5,204	....	....	....	....	....	122,848
1915..	....	....	....	....	....	555,539	....	....	....	....	....	....	....	555,539
1916..	....	....	....	....	....	711,625	....	....	....	....	....	....	....	711,625
1917..	....	$66,722	....	....	....	342,831	....	....	....	....	....	....	....	409,553
1918..	$416,414	80,570	....	....	....	139,683	[4]$10,114	....	....	....	....	....	....	646,781
1919..	263,354	169,590	....	....	$56,263	....	....	2,631	....	....	....	....	....	491,838
1920..	503,735	247,757	....	....	286,901	....	....	26,863	....	....	....	....	....	1,065,256
1921..	495,276	322,919	468,751	....	242,417	....	....	513	....	....	....	....	....	1,529,875
1922..	471,341	596,495	762,753	....	224,396	107,481	....	....	....	[5]10,082	....	....	....	2,172,548
1923..	547,600	1,117,963	754,979	....	223,102	12,174	....	72,512	....	....	....	....	....	2,728,331
1924..	1,098,572	1,023,025	1,088,725	....	46,512	47,547	....	152,072	....	....	....	....	....	3,456,453
1925..	1,958,720	996,943	1,913,401	....	....	263,064	56,978	214,183	....	....	....	....	....	5,403,289
1926..	2,775,000	1,601,209	2,150,844	....	126,999	309,709	86,263	143,387	....	....	....	....	....	7,193,411
1927..	3,375,053	2,781,962	2,151,916	$429,424	473,673	153,215	175,692	127,448	....	[6]35,460	....	....	....	9,703,843
1928..	4,073,965	4,948,896	1,838,510	738,146	414,596	82,316	111,767	32,430	....	[7]30,484	....	....	....	12,271,110
1929..	6,090,189	5,048,420	1,734,728	689,465	352,789	....	151,758	9,959	....	11,925	....	....	....	14,089,233
1930..	7,836,779	5,398,271	2,432,888	794,459	533,851	....	217,835	1,891	....	....	....	....	....	17,215,974
1931..	11,065,618	6,093,199	2,909,837	901,168	586,250	....	224,633	....	....	[8]2,457	....	....	....	21,783,162
1932..	12,647,128	5,855,570	3,548,161	828,195	524,329	203,642	160,697	....	....	[9]468	$61,290	....	....	23,829,480
1933..	10,364,835	4,558,181	3,672,529	925,460	382,515	477,114	60,789	....	$76,262	[10]7,005	351,498	....	....	20,876,188
1934..	9,797,702	3,471,870	4,529,000	1,044,322	421,313	424,031	91,139	1,125	664,382	[11]64,392	273,426	$80,896	$14,096	20,877,694
Total.	$73,781,281	$44,379,562	$29,958,149	$6,350,639	$4,895,906	$4,014,247	$1,347,665	$790,218	$740,644	$183,451	$686,214	$80,896	$14,096	$167,222,968

[1] Renamed the Toburn in 1931.
[2] Exclusive of copper values.
[3] Lucky Cross, $14,006; Swastika, $7,172.
[4] Patricia mine, afterwards called Barry-Hollinger.
[5] Ontario-Kirkland.
[6] Canadian Associated Goldfields, $34,595; samples shipped in 1923 and 1926 by the Gold Hill not heretofore reported.
[7] Canadian Associated Goldfields, $17,700; Gold Hill, $12,784.
[8] Trout Creek, $1,622; Telluride in Skead township, $835.
[9] Telluride in Skead township.
[10] Kirkland Gateway, $865; Atlas, $175; White Rock, $419; and from scrap machinery, $5,546.
[11] Bidgood, $4,141; Moffatt-Hall, $52,365; and miscellaneous, $7,886.

DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES TO DECEMBER 31, 1934

Name of company	Date of incorporation	Authorized capital, $ or shares	Capital stock issued, $ or shares	Par value per share	Dividends and bonuses paid to end of 1933	Dividends and bonuses paid during 1934	Rate per cent., or per share 1934	Total dividends and bonuses paid to Dec. 31, 1934	Date when last dividend or bonus was paid
Anglo-Huronian, Ltd.	Oct. 16, 1933	2,000,000	1,252,605	No par	....	$501,042.00	40c.	$501,042.00	Dec. 1, 1934
Buffalo Ankerite Gold Mines, Ltd.	Oct. 5, 1932	$1,000,000	577,007	$1.00	$42,571.29	89,371.77	16c.	131,943.06	Nov. 15, 1934
Coniaurum Mines, Ltd.	July 4, 1929	6,000,000	2,717,447	No par	80,923.41	....	.....	80,923.41	Aug. 15, 1932
Dome Mines, Ltd.[1]	Sept. 30, 1923	1,000,000	1,000,000	No par	18,221,178.15	3,336,669.00	$3.50	21,557,847.15	Oct. 20, 1934
Hollinger Cons. Gold Mines, Ltd.[2]	May 25, 1916	$25,000,000	$24,600,000	5.00	66,102,400.00	6,888,000.00	28%	72,990,400.00	Dec. 31, 1934
Howey Gold Mines, Ltd.	Mar. 12, 1926	5,000,000	5,000,000	1.00	....	500,000.00	10c.	500,000.00	Dec. 1, 1934
Kirkland Gold Mining Co., Ltd.	Nov. 19, 1915	5,500,000	5,239,123	1.00	....	157,173.69	3c.	157,173.69	Dec. 1, 1934
Lake Shore Gold Mines, Ltd.	Feb. 25, 1914	2,000,000	2,000,000	1.00	28,020,000.00	7,000,000.00	350%	35,020,000.00	Dec. 15, 1934
Macassa Mines, Ltd.	April 12, 1926	3,000,000	2,628,068	1.00	....	131,403.40	5c.	131,403.40	Nov. 1, 1934
McIntyre-Porcupine Mines, Ltd.[3]	Mar. 16, 1911	$4,000,000	$3,990,000	5.00	12,489,162.43	1,596,000.00	$2.00	14,085,162.43	Dec. 1, 1934
Porcupine Crown Mines, Ltd.	May 25, 1913	2,000,000	2,000,000	1.00	840,000.00	....	.....	840,000.00	July 15, 1917
Rea Consolidated Gold Mines, Ltd.	April 5, 1911	$1,000,000	$200,000	5.00	12,000.00	....	.....	12,000.00	1915
Schumacher Gold Mines, Ltd.[4]	Jan. 6, 1914	2,000,000	1,850,000	1.00	....	....	.....	....	....
Sylvanite Gold Mines, Ltd.[5]	June 13, 1913	3,300,000	3,299,500	1.00	527,920.00	824,875.00	25%	1,352,795.00	Dec. 31, 1934
Teck-Hughes Gold Mines, Ltd., The	Mar. 2, 1923	5,000,000	4,807,144	1.00	18,673,861.60	2,643,929.20	55c.	21,317,790.80	Nov. 1, 1934
Toburn Gold Mines, Ltd.[6]	Jan. 24, 1931	2,000,000	1,850,000	1.00	....	148,000.00	8c.	148,000.00	Nov. 22, 1934
Tough-Oakes Gold Mines, Ltd.	July 15, 1913	$3,000,000	$2,657,500	5.00	398,625.00	....	.....	398,625.00	Dec. 27, 1916
Vipond Consolidated Mines, Ltd.	July 17, 1922	2,500,000	2,250,000	1.00	67,500.00	....	.....	67,500.00	April 5, 1927
Wright-Hargreaves Mines, Ltd.[7]	June 16, 1916	5,500,000	5,500,000	No par	7,631,250.00	3,025,000.00	55c.	10,656,250.00	Oct. 2, 1934
Total	....	....	....	......	$153,107,391.88	$26,841,464.06	.....	$179,948,855.94	....

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[1] On April 22, 1922, the capital of Dome Mines Company, Limited, was reduced from $5,000,000 to $4,500,000, and $476,667 (repayment of capital not included in above table) distributed to shareholders in addition to dividends paid to September 30, 1923, when the new company, Dome Mines, Limited, issued 1,000,000 no par value shares at $7.00 per share. Of these 46,666 shares are transferred to a trustee and held in trust for the company.

[2] Hollinger Consolidated Gold Mines, Limited, is an amalgamation of the Acme Gold Mines, Limited; Millerton Gold Mines, Limited; and Hollinger Gold Mines, Limited. Dividends include $160,000 paid in 1915 by Acme, and $4,170,000 paid by Hollinger to May 25, 1916, the date of consolidation.

[3] The dividends are paid in United States funds.

[4] The Schumacher mine was sold to the Hollinger in 1922, and a total of $1,591,000, or 86 per cent. of the assets, distributed to shareholders, the final payment being made July 30, 1923.

[5] The rate of 25 per cent. includes 5 per cent. paid out of 1933 profits. The dividends are paid in United States funds.

[6] Formerly the Tough-Oakes Gold Mines, Limited.

[7] The authorized and issued capital was changed in May, 1927, from 2,750,000 shares of $1.00 par value to 5,500,000 shares of no par value.

YEARLY DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES, 1912-1934

Year	PORCUPINE						KIRKLAND LAKE							N. W. ONT.	Total
	Hollinger	Porcupine Crown	Dome Mines	McIntyre	Rea and Coniaurum	Buffalo Ankerite	Tough-Oakes	Lake Shore	Teck-Hughes	Wright-Hargreaves	Sylvanite	Kirkland Lake Gold	Macassa	Howey	
	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$
1912..	270,000														270,000.00
1913..	1,170,000														1,170,000.00
1914..	1,170,000	240,000													1,410,000.00
1915..	[1]1,560,000	240,000	400,000.00		[2]12,000.00		132,875								2,344,875.00
1916..	3,286,000	240,000	800,000.00				265,750								4,591,750.00
1917..	738,000	120,000	300,000.00	541,542.45											1,699,542.45
1918..	1,230,000			513,042.45				100,000							1,873,042.45
1919..	1,722,000			361,028.30				100,000							2,186,028.30
1920..	2,214,000		416,886.00	546,042.45				80,000							3,256,928.45
1921..	3,198,000		478,947.75	546,042.45				120,000							4,342,990.20
1922..	3,198,000		[3]715,000.00	546,042.45				80,000		412,500					4,951,542.95
1923..	3,198,000		1,430,001.00	548,512.45				160,000		206,250					5,542,793.45
1924..	3,198,000		1,906,668.00	774,125.00				380,000		206,250					6,465,043.00
1925..	4,378,800		1,906,668.00	798,000.00				600,000		550,000					8,233,468.00
1926..	5,805,600		1,906,668.00	798,000.00				1,000,000	474,714.40	893,750					10,878,732.40
1927..	6,396,000	[4]67,500	1,191,667.50	798,000.00				1,400,000	713,571.60	1,237,500					11,804,239.10
1928..	5,412,000		953,334.00	798,000.00				2,000,000	2,860,286.40	825,000					12,848,620.40
1929..	3,198,000		953,334.00	798,000.00				2,200,000	2,866,286.40						10,015,620.40
1930..	3,444,000		953,334.00	798,000.00				3,000,000	2,872,286.40		65,990				11,133,610.40
1931..	3,444,000		953,334.00	798,000.00				4,800,000	3,118,143.60	825,000	131,980				14,070,457.60
1932..	3,690,000		1,239,334.20	997,499.86	[5]80,923.41			6,000,000	2,884,286.40	962,500	164,975				16,019,518.87
1933..	4,182,000		1,716,001.20	1,496,254.57		42,571.29		6,000,000	2,884,286.40	1,512,500	164,975				17,998,588.46
1934..	6,888,000	[6]501,012	3,336,669.00	1,596,000.00		89,371.77	[7]148,000	7,000,000	2,643,929.20	3,025,000	824,875	157,173.69	131,403.40	500,000	26,841,464.06
Total.	72,990,400	1,408,542	21,557,816.65	14,085,162.43	92,923.41	131,913.06	546,625	35,020,000	21,317,790.80	10,656,250	1,352,795	157,173.69	131,403.40	500,000	179,918,855.94

[1] Includes $160,000 paid by the Acme in 1915, before amalgamation with the Hollinger.

[2] Rea.

[3] Does not include repayment of capital of $476,667 in 1922.

[4] Vipond.

[5] Coniaurum.

[6] Anglo-Huronian.

[7] Toburn.

Mint Receipts from Ontario Mines

The table below shows the record over a five-year period of receipts of crude gold bullion from Ontario mines at the Royal Canadian Mint.

RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE ROYAL CANADIAN MINT, OTTAWA, 1930–1934

Year	Quantity	Precious metals		Total value (standard)	Buying rate in Canada for New York funds[1]
		Gold	Silver		
	crude ounces	fine ounces	fine ounces		cents
1930	908,209	713,527	86,419	$4,760,111	100.147
1931	1,762,481	1,441,602	171,408	29,850,774	104.272
1932	2,865,271	2,248,106	300,927	46,554,898	113.580
1933	2,441,467	1,879,659	270,377	38,945,178	109.472
1934	2,668,456	2,031,719	292,445	42,134,234	.990

[1] The average rate of premium on New York funds is based on the day to day record of current quotations. The Federal Department of Finance pays for gold in Canadian funds and reimburses producers by an amount equivalent to the exchange premium on New York funds. Export of gold is prohibited except under license. After April 19, 1933, when the United States forsook the gold standard, Canadian output was marketed in London.

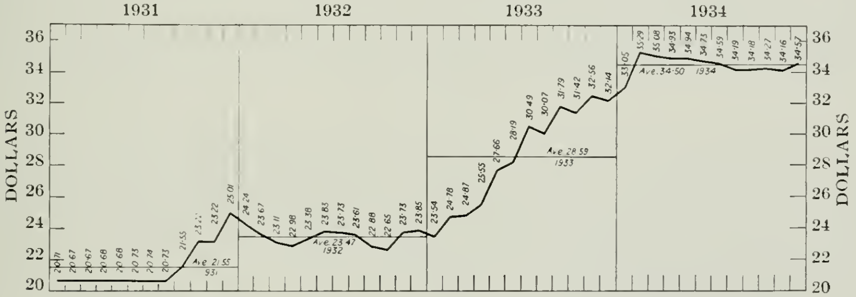
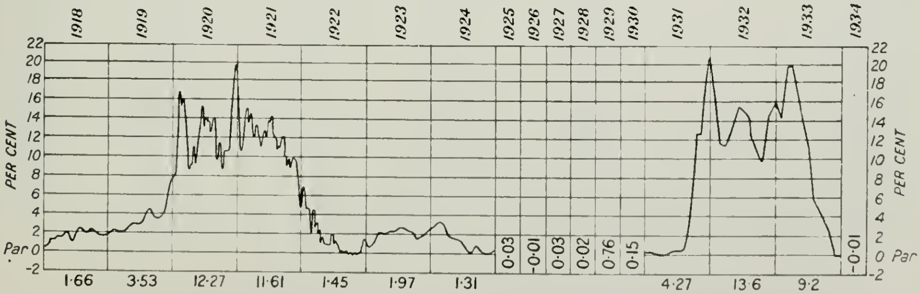


Chart of average monthly and yearly prices of gold in Canadian funds from 1931 to 1934, inclusive.

Exchange Equalization

The figure for exchange equalization published for 1933, namely $16,486,437, refers to the actual quantity of gold marketed during that period. Owing to the fact that in former years some mines reported only the exchange received during the calendar year and not exchange actually due on the year's gold shipments, some small corrections have been made on the following table for



Graph showing fluctuations of the buying rate in Canada for New York funds from 1918 to 1934, inclusive. The average yearly premium or discount rate is noted in percentage figures at the base of the chart.

the years 1931 and 1932, as follows: $81,728.42 received in 1933 should be credited to 1932; at the same time $113,088.91 should be deducted from 1932 and credited to 1931. In 1930, the exchange did not overlap with 1931. The corrections have been applied in the accompanying table.

EXCHANGE EQUALIZATION RECEIVED ON GOLD MARKETED BY ONTARIO PRODUCERS, 1920–1934

Year	Porcupine	Kirkland Lake	N.W. Ontario	Other areas	Total
1920	$1,265,664.29	$110,354.42	$256.78		$1,376,275.49
1921	1,238,210.72	121,425.28			1,359,636.00
1922	189,022.11	19,590.77		$7.87	208,620.75
1923	241,602.00	37,844.00			279,446.00
1924	172,721.71	24,027.67			196,749.38
1925[1]	—2,607.00	—231.00			—2,838.00
1926[1]		—595.48			—595.48
1927[1]		—235.10			—235.10
1928		2,810.55			2,810.55
1929	87,173.00	70,283.00			157,456.00
1930	20,911.63	15,790.69			36,702.32
1931	830,799.04	1,006,607.22	61,857.38	26,958.00	1,926,221.64
1932	2,815,381.21	3,106,487.10	211,630.04	329.66	6,133,828.01
1933	8,249,321.00	7,448,933.00	495,309.00	292,874.00	16,486,437.00
1934	13,275,684.00	13,694,400.00	1,482,486.00	834,869.00	29,287,439.00
Total	$28,383,883.71	$25,657,492.12	$2,251,539.20	$1,155,038.53	$57,447,953.56

[1] Discounts paid during years when Canadian funds were at a premium. Figures for the three years have been deducted to arrive at the net totals.

World Output

The figures for the output by the leading gold-producing countries from 1930 to 1934, inclusive, in the following table have been abstracted chiefly from reports of the Director of the United States Mint and the American Bureau of Metal Statistics. Canada, which in 1930 attained second place among the gold-producing countries of the world, in 1934 dropped to third place, having been overtaken by Russia.

OUTPUT BY LEADING GOLD-PRODUCING COUNTRIES, 1930–1934
(One dollar = 0.048375 ounces)

Source	1930	1931	1932	1933	1934[1]
	fine ounces	fine ounces	fine ounces	fine ounces	fine ounces
World	20,836,318	22,329,525	24,141,486	25,369,879	27,339,233
Transvaal (S. Africa)	10,716,351	10,877,777	11,558,532	11,013,713	10,479,857
Russia (U.S.S.R.)	1,433,665	1,700,960	1,990,085	2,814,000	4,200,000
Canada	2,107,073	2,693,892	3,051,676	2,949,309	2,972,074
Ontario	**1,736,012**	**2,085,815**	**2,287,394**	**2,155,518**	**2,105,341**
United States[2]	2,100,395	2,213,741	2,279,305	2,276,711	2,734,415
California	450,289	521,158	566,031	594,867	701,000
S. Dakota	406,297	431,200	485,051	519,548	481,727
Oceania[3]	621,936	783,934	994,655	1,156,569	1,248,127
Australia	462,164	590,423	707,412	813,721	873,127
West Australia	416,369	510,570	605,561	637,207	651,000
S. Rhodesia	547,630	532,111	574,135	642,499	693,263
Mexico	671,871	628,468	584,487	637,727	662,000

[1] Preliminary figures from various sources subject to revision. The world estimate is that of the American Bureau of Metal Statistics. [2] Exclusive of the Philippine Islands.
[3] Includes Australia, Tasmania, New Zealand, and New Guinea.

Maximum Canadian production	3,051,676 ounces in 1932.
Maximum Russian production	4,200,000 ounces in 1934.
Maximum U.S. production	4,887,604 ounces in 1915.
Maximum Transvaal production	11,558,532 ounces in 1932.
Maximum World production	27,339,233 ounces in 1934.

Silver-Cobalt

A revival of activity has recently been observed in the old Cobalt camp, for many years so famous as a silver producer. Advancing prices for silver and a keener demand for cobalt ores indicate some measure of prosperity where the depression formerly was most keenly felt.

During the year twelve properties at Cobalt and one at Elk Lake made shipments totalling 2,899 tons. The properties, six of which were operated under lease, were as follows: Beaver, Cobalt Properties, Crown Reserve, Drummond lease, Dominion Reduction Company, Foster lease, Hudson Bay lease, Mining Corporation lease, McKinley-Darragh lease, Nipissing lease, O'Brien, and Temiskaming. The Miller Lake O'Brien shipped from Gowganda.

The price of silver on the New York market rose from 44.188 cents per ounce in January to 54.39 cents in December, and averaged 47.973 cents for the twelve months. The monthly average in Canadian funds was 47.46 cents. Early in August the United States nationalized silver at 50.01 cents an ounce, that is the United States government decided to take over all floating silver in that country and to pay 50.01 cents per ounce for it, while newly mined silver was to be paid for at 64.5 cents. Later the Treasury Department at Washington announced its intention of issuing silver certificates against the purchase of silver on the basis of $1.29 per ounce. An official announcement stated that the objective in view was a 25 to 75 silver-gold ratio, which would involve the purchase of about 1,350,000,000 ounces. This programme will doubtless require some years for completion.

This stabilizing of the price of silver in the United States definitely suspended the trading in silver in New York, which had developed the world's largest market for that metal, and directly led to the organization in Canada of the Canadian Commodity Exchange for trading in spot and future contracts in silver, with the trading floor in Montreal. To this exchange the members of the Toronto Stock Exchange and the Montreal Stock Exchange were given equal privileges of membership.

The following table shows the total silver production for the years 1933 and 1934:—

SILVER PRODUCTION, 1933 AND 1934

Source	1933		1934	
	Fine ounces	Value	Fine ounces	Value
Sales of bullion by the reduction companies, smelters, and mines[1]	3,602,529	$1,258,362	2,681,104	$1,244,081
Contained in silver-cobalt concentrates and residues exported	100,642	41,480	288,552	141,544
Estimated as recovered from concentrates treated outside of Ontario	236,863	87,922	299,084	146,094
In crude gold bullion	408,626	136,867	432,905	204,028
Recovered by nickel-copper refineries	1,026,370	388,303	1,822,293	864,646
Total	5,375,030	$1,912,934	5,523,938	$2,600,393

[1] There is included with the 1933 figures, 800,000 ounces of bullion produced in 1931 but held in storage for future sale.

The shipments of ores and concentrates from the Cobalt area in 1934, as reported by the T. & N.O. railway, were 940.27 tons to Deloro; 210.5 tons to Trail, B.C.; 821.63 tons to Noranda; and 926.11 tons exported to other countries; or a total of 2,898.51 tons, as compared with 1,445.09 tons in 1933. The increase is in proportion to the revival in mining operations in this famous old silver camp.

Shipments of silver mines by camps during 1933 and 1934 were as follows:—

SILVER SHIPMENTS BY CAMPS, 1933 AND 1934

Camp	1933			1934		
	Silver	Cobalt[1]		Silver	Cobalt[1]	
	fine ounces	lbs.		fine ounces	lbs.	
Cobalt................	2,397,118	66,859	$20,265	1,990,073	201,025	$59,867
Gowganda............	1,244,812	40,729	....	1,039,565	32,273	....
Total..............	3,641,930	161,911	$20,265	3,029,638	233,298	$59,867

[1]Figures represent the quantities paid for by the smelter and values received by the mines.

Since the discovery of silver at Cobalt in 1903, silver shipments from this and outlying silver camps, as reported by the operators, have been as follows:—

SILVER SHIPMENTS BY CAMPS, 1904–1934

Year	Cobalt	Casey township	South Lorrain	Gow-ganda	Montreal R., Maple Mountain, etc.	Total	Average price per ounce (New York)
	troy ounces	troy ounces	troy ounces	troy ounces	troy ounces	troy ounces	cents
1904......	206,875	....	....	....	....	206,875	57.221
1905......	2,451,356	....	....	....	....	2,451,356	60.352
1906......	5,401,766	....	....	....	....	5,401,766	66.791
1907......	10,023,311	....	....	....	....	10,023,311	65.237
1908......	19,424,251	500	13,124	....	....	19,437,875	52.864
1909......	25,658,683	26,185	194,955	....	18,002	25,897,825	51.502
1910......	29,849,981	92,544	221,133	471,688	9,835	30,645,181	53.486
1911......	29,989,893	114,789	933,912	468,687	510	31,507,791	53.340
1912......	28,605,940	253,824	834,119	549,976	....	30,243,859	60.835
1913......	28,105,505	825,108	248,992	502,370	....	29,681,975	57.791
1914......	24,155,699	499,643	108,199	399,300	....	25,162,841	54.811
1915......	24,280,366	223,939	....	242,229	....	24,746,534	49.684
1916......	19,008,517	445,900	77,280	383,393	....	19,915,090	65.661
1917......	18,327,258	....	10,000	1,064,635	....	19,401,893	81.417
1918......	16,807,407	143,901	72,188	638,198	....	17,661,694	96.772
1919......	10,314,689	171,278	4,586	723,764	....	11,214,317	111.122
1920......	10,402,249	....	8,253	433,352	[1]2,467	10,846,321	100.900
1921......	7,673,535	1,101	328,886	258,292	117	8,261,931	62.654
1922......	9,239,147	1,028	1,284,307	170,651	[2]15,994	10,711,127	67.528
1923......	7,259,858	....	2,955,646	160,761	1,581	10,377,846	64.873
1924......	6,704,787	....	2,633,058	598,057	....	9,935,902	66.781
1925......	6,252,115	....	3,099,964	1,355,156	....	10,707,235	69.065
1926......	6,262,249	....	3,044,584	1,236,640	....	10,543,473	62.107
1927......	4,482,543	....	2,319 356	1,741,614	....	8,543,513	56.370
1928......	3,934,020	....	1,133,952	1,677,429	....	6,745,401	58.176
1929......	4,823,529	....	876,006	2,081,894	....	7,781,429	52.993
1930......	5,329,335	....	1,754,989	2,141,234	[3]52	9,225,610	38.154
1931......	3,706,880	....	594,360	1,697,242	....	5,998,482	28.700
1932......	3,262,380	....	22,144	1,374,780	....	4,659,304	27.892
1933......	2,397,118	....	....	1,244,812	....	3,641,930	34.727
1934......	1,990,073	....	....	1,039,565	....	3,029,638	47.973
Total...	376,331,315	2,799,740	22,773,993	22,655,719	48,558	424,609,325	....

[1]Includes 885 ounces from Silver Islet, Lake Superior.

[2]Silver Islet, Lake Superior.

[3]Nickel Hill Syndicate in the Sudbury area shipped silver-cobalt ore.

SHIPMENTS FROM SILVER MINES, SMELTERS AND REFINERIES, 1904-1934

Year	Bismuth		Copper[1]		Lead[1]		Nickel[2]		Cobalt[3]		Arsenic		Silver		Total
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Ounces	Value	Value
1904							14	$3,467	16	$19,960	72	$903	206,875	$111,887	$136,217
1905							75	10,000	118	100,000	549	2,693	2,451,356	1,360,503	1,473,196
1906							160		321	80,704	1,440	15,858	5,401,766	3,667,551	3,764,113
1907							370	1,174	739	104,426	2,958	40,104	10,023,311	6,155,391	6,301,095
1908							612		1,224	111,118	3,672	40,373	19,437,875	9,133,378	9,284,869
1909							766		1,533	94,965	4,294	61,039	25,897,825	12,461,576	12,617,580
1910							504		1,098	54,699	4,897	70,709	30,645,181	15,478,047	15,603,455
1911							392		852	170,890	3,806	74,609	31,507,791	15,953,847	16,199,346
1912							429	14,220	934	314,381	4,166	80,546	30,243,859	17,408,935	17,818,082
1913							377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	17,051,839
1914[4]							90	28,978	351	590,406	2,030	116,624	25,162,841	12,765,461	13,501,469
1915							35	28,353	206	383,261	2,490	148,379	24,746,534	12,135,816	12,695,809
1916							79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	13,707,672
1917			53	$28,840			155	125,071	337	1,138,190	2,592	608,483	19,401,893	16,121,013	18,021,597
1918			72	35,712	3	$453	186	156,893	380	1,640,310	2,545	566,332	17,661,694	17,341,790	19,741,490
1919			110	40,976	12	1,296	276	188,418	298	1,019,479	2,834	485,360	11,214,317	12,738,994	14,474,523
1920			50	17,494	5	792	127	93,233	283	1,605,365	1,883	431,527	10,846,321	10,654,471	12,802,882
1921			103	34,504	3	270	10	7,665	126	616,235	1,491	233,763	8,261,931	5,564,594	6,457,031
1922			93	26,346	16	1,891	61	34,987	[5]776	1,333,676	2,059	299,940	10,711,127	7,658,802	9,355,642
1923[6]	9	$48,139	56	16,214	26	3,738	42	19,321	380	1,803,872	2,579	582,794	10,377,846	6,677,367	9,151,445
1924	6	16,079	55	14,290	45	7,295	130	26,862	476	1,662,526	1,915	323,186	10,361,945	7,009,984	9,060,222
1925	10	18,578	77	17,007	31	1,888	290	116,347	558	2,328,517	1,078	113,325	9,614,881	6,700,129	9,295,791
1926	3	6,440	35	5,394	11	1,463	83	30,051	332	1,136,014	2,025	135,549	8,981,557	5,541,009	6,855,920
1927	1	1,003	20	2,940	3	312	100	52,829	440	1,764,534	2,481	197,668	8,883,829	4,970,194	6,989,480
1928	7	5,067	38	15,764	27	2,169	111	57,039	477	1,671,900	2,049	178,149	6,688,454	3,882,570	5,812,658
1929	13	23,413	13	3,098	3	267	115	63,167	464	1,801,915	1,871	154,887	7,970,540	4,239,980	6,286,727
1930	6	6,366	23	5,070	22	1,748	53	27,455	347	1,143,631	1,375	109,928	9,109,885	3,460,247	4,754,445
1931	4	3,532	29	5,438	40	2,529	47	31,650	261	651,179	1,788	135,170	5,415,655	1,546,888	2,376,386
1932	8	7,289	18	2,152	43	1,756	33	17,772	245	587,957	1,212	98,914	5,106,888	1,592,893	2,308,733
1933	4	3,731	19	2,802	20	692	71	41,730	200	576,465	734	56,534	3,939,990	1,387,749	2,069,703
1934	4	3,444	12		10	525	85	47,393	297	592,497	824	56,412	3,268,740	1,531,719	2,231,990
Total	72	$143,081	876	$274,041	320	$29,084	5,878	$1,296,781	15,290	$26,324,472	69,532	$5,684,007	423,139,772	$254,449,941	$288,201,407

[1] Copper and lead are recovered from certain silver ores and concentrates shipped to United States refineries.

[2] Nickel metal and metallic contents of all nickel compounds.

[3] Cobalt metal and metallic contents of all cobalt compounds, and cobalt contained in ores and speiss residues exported. In 1932, it includes 22,258 pounds worth $10,024 from northwestern Ontario.

[4] Prior to 1914 an estimate based on assays was made of the nickel, cobalt, and arsenic in the ores. Since that date recoveries have been reported.

[5] Includes 460 tons of speiss residues, worth $153,116. [6] Recoveries of bismuth from base bullion were not reported prior to 1923.

DIVIDENDS AND BONUSES PAID BY SILVER-MINING COMPANIES TO DECEMBER 31, 1934

Name of company	Date of incorporation	Authorized capital	Capital stock issued	Par value per share	Dividends and bonuses paid to end of 1933	Dividends and bonuses paid during 1934	Total dividends and bonuses paid to Dec. 31, 1934	Date when last dividend was paid
Aladdin Cobalt Company, Ltd.	Aug. 23, 1912	$500,000	$500,000	$5.00	$75,000.00	....	$75,000.00	April 30, 1917
Beaver Consolidated Mines, Ltd.	Mar. 1, 1907	2,000,000	2,000,000	1.00	710,000.00	....	710,000.00	May 31, 1920
Buffalo Mines, Ltd., The	April 27, 1906	500,000	[1]150,000	.50	2,787,000.00	....	2,787,000.00	May 28, 1924
Casey Cobalt Silver Mining Co., Ltd.	Dec. 19, 1906	100,000	100,000	1.00	203,249.33	....	203,249.33	April 22, 1914
Castle-Trethewey Mines, Ltd.	Jan. 20, 1922	2,000,000	[2]2,000,000	1.00	18,027.00	....	18,027.00	April 15, 1925
Cobalt Central Mines Co., Ltd.	Dec. 13, 1905	5,000,000	5,000,000	1.00	192,845.00	....	192,845.00	Aug. 25, 1909
Cobalt Comet Mines, Ltd.[3]	April 16, 1913	1,000,000	1,000,000	1.00	230,000.00	....	230,000.00	April 1, 1915
Cobalt Silver Queen, Ltd.	April 1, 1906	1,500,000	1,500,000	1.00	315,000.00	....	315,000.00	Dec. 31, 1908
Coniagas Mines, Limited, The	Nov. 24, 1906	4,000,000	4,000,000	5.00	11,540,000.00	$100,000.00	11,640,000.00	Jan. 10, 1934
Crown Reserve Mining Co., Ltd.	Jan. 16, 1907	2,000,000	1,999,957	1.00	6,190,849.00	....	6,190,849.00	Dec. 28, 1916
Foster Cobalt Mining Co., Ltd.	Feb. 14, 1906	1,000,000	915,588	1.00	45,000.00	....	45,000.00	Jan. 1, 1907
Hudson Bay Mines, Ltd.[4]	July 16, 1909	3,500,000	3,200,050	5.00	778,909.42	....	778,909.42	Aug. 31, 1913
Keeley Silver Mines, Ltd.	June 22, 1922	2,000,000	2,000,000	1.00	2,240,000.00	....	2,240,000.00	Mar. 15, 1928
Kerr Lake Mining Co., Ltd.	Aug. 9, 1905	40,000	40,000	100.00	[5]10,521,000.00	....	10,521,000.00	Oct. 13, 1927
La Rose Mines, Ltd.	May 31, 1908	1,500,000	1,500,000	1.00	6,600,546.84	....	6,600,546.84	Mar. 24, 1923
Lorrain Trout Lake Mines, Ltd.	Mar. 20, 1923	1,500,000	1,500,000	1.00	150,000.00	....	150,000.00	July 15, 1925
McKinley-Darragh-Savage Mines of Cobalt, Ltd.	April 27, 1906	2,500,000	2,247,692	1.00	5,955,391.86	....	5,955,391.86	Oct. 1, 1920
Mining Corporation of Canada, Ltd.	Nov. 23, 1916	8,300,250	8,300,250	5.00	7,573,937.47	....	7,573,937.47	Dec. 19, 1929

City of Cobalt Mining Co., Ltd.[6]	Jan. 7, 1909	1,500,000	1,500,000	1.00	145,000.00	....	145,000.00	April 15, 1920
Cobalt Lake Mining Co., Ltd.[6]	Dec. 22, 1906	3,000,000	3,000,000	1.00	465,000.00	....	465,000.00	May 29, 1914
Cobalt Townsite Mining Co., Ltd.[6]	May 8, 1906	100,000	45,011	1.00	1,042,259.61	....	1,042,259.61	Nov. 11, 1914
Nipissing Mining Co., Ltd.	Dec. 16, 1904	250,000	250,000	100.00	[7]31,168,297.25	160,000.00	31,223,297.25	Aug. 15, 1934
Penn-Canadian Mines, Ltd.	April 24, 1912	1,500,000	1,349,705	1.00	[8]175,461.65	....	175,461.65	Sept. 10, 1917
Peterson Lake Silver-Cobalt Mining Co., Ltd.	April 11, 1906	3,000,000	2,469,802	1.00	462,350.35	....	462,350.35	Jan. 2, 1917
Right of Way Mines, Ltd.	Sept. 11, 1909	2,000,000	1,685,500	1.00	252,825.00	....	252,825.00	Mar. 17, 1917
Right of Way Mining Co., Ltd.	July 13, 1906	500,000	499,518	1.00	324,643.93	....	324,643.93	Oct. 1, 1909
Seneca-Superior Silver Mines, Ltd.	Sept. 29, 1911	500,000	478,884	1.00	1,579,817.20	....	1,579,817.20	Dec. 15, 1916
Temiskaming Mining Co., Ltd.	Nov. 5, 1906	2,500,000	2,500,000	1.00	2,159,156.25	....	2,159,156.25	Jan. 31, 1920
Temiskaming and Hudson Bay Mining Co., Ltd.	July 10, 1903	25,000	7,761	1.00	1,940,250.00	....	1,940,250.00	Nov. 10, 1914
Trethewey Silver Cobalt Mines, Ltd.	May 30, 1906 June 1, 1911	2,000,000	1,000,000	1.00	1,211,998.50	....	1,211,998.50	Jan. 2, 1919
Wettlaufer Lorrain Silver Mines, Ltd.	Nov. 30, 1908	1,500,000	1,416,590	1.00	637,465.50	....	637,465.50	Sept. 22, 1913
Total[9]	....	....	....	......	$97,691,281.16	$260,000.00	$97,951,281.16	....

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[1] In 1917 the capital stock of the company was reduced from $1,000,000 to $750,000; in 1918, from $750,000 to $500,000; and on December 21, 1919, from $500,000 to $150,000, but returning to shareholders amounts equal to the reduction in capital, leaving 300,000 shares issued of 50 cents each. The mine was sold to the Mining Corporation of Canada and operated by it in 1920 and subsequently.

[2] 200,000 preferred shares, par $1.00, redeemed April, 1925, and capital reduced from $2,200,000 to $2,000,000.

[3] Cash assets amounting to $50,000 paid on April 27, 1917.

[4] Name of company changed from Temiskaming and Hudson Bay in 1909.

[5] In addition a return of capital amounting to $600,000 was made on July 3, 1919, to stockholders of the Kerr Lake Mines, Limited.

[6] Mining Corporation of Canada, Limited, now owns and operates the City of Cobalt, Cobalt Lake, and Cobalt Townsite mines.

[7] Includes $16,288,297.25 paid in dividends by the Nipissing Mines Company (the holding company) to the end of 1916.

[8] Paid out of capital $40,491.15 on September 10, 1917, and an equal amount on April 24, 1918.

[9] Does not include dividends by private companies such as M. J. O'Brien, Limited.

Nickel-Copper and Platinum Metals

The nickel-copper industry during the past twelve months has made a remarkable recovery and may now be said to have regained the prosperity noted in 1929. The name nickel-copper, so long used by the Department of Mines, has become a misnomer, since in point of quantity of metal recovered the copper far outstrips the nickel. In his note of November 15, 1934, to the shareholders, R. C. Stanley, President of the International Nickel Company of Canada, Limited, said in part:—

> In extracting nickel and making it an important servant of industry, approximately two pounds of copper are recovered for every pound of nickel. This means that copper is now being mined at the rate of more than 200,000,000 pounds per year as the direct result of providing the nickel now required in diversified industrial markets throughout the world.
>
> To refine its copper to the high degree of purity demanded by modern industry your company participated in the organization of the Ontario Refining Company, Limited, for the construction, as a custom refinery, of a modern electrolytic plant at Copper Cliff, Ont. Your company now owns 90 per cent. of the capital stock of the Ontario Refining Company, Limited, and that refinery is now engaged exclusively in the production of "ORC" brand electrolytic copper from our company's blister copper.

The table below has been changed somewhat from the one carried for so many years in these reports. It will be noted that the figures for matte produced no longer appear. This change has been made because of the reorganization in plant practice that has taken place during the past five years. Blister copper, which formerly was not produced at Sudbury, is now made direct from the high-grade copper ores of the Frood mine; and figures for matte, that is the nickel-copper Bessemer matte that was produced heretofore and still is, would not reflect the true conditions. From the table it is possible to secure figures showing total nickel or total copper produced, e.g. the sum of items 4 and 6 equals the total nickel from all sources, in matte and as refined, while the sum of items 3 and 7 gives the total copper.

An examination of the statistics presented indicates that ore smelted rose by 90 per cent. Matte exported showed an increase of 8 per cent., and matte treated at Port Colborne was up by 68 per cent. Comparing 1934 with 1930, the year in which the highest previous production was recorded, increases may be observed in the quantity of ore smelted and matte exported.

NICKEL-COPPER MINING AND SMELTING, 1930–1934

Item	1930	1931	1932	1933	1934
	tons	tons	tons	tons	tons
1. Ore shipped	2,115,139	1,690,192	790,614	1,533,887	2,903,310
2. Ore treated	2,357,154	1,884,959	793,552	1,523,814	2,896,959
3. Blister copper produced in Ontario	57,467	49,786	29,682	60,398	95,826
4. Nickel produced in Ontario	30,852	15,939	7,063	20,748	35,487
5. Matte exported[1]	34,550	30,294	21,778	43,315	46,755
6. Nickel content of matte exported[2]	20,978	16,847	8,068	25,811	28.771
7. Copper content of matte exported[2]	5,855	6,620	8,825	12,323	6,692

[1] All matte was exported prior to 1918, when refining in Canada began at Port Colborne, Ont. The British America Nickel Corporation commenced refining operations at Deschênes, Que., in 1920, and closed down finally in July, 1924.

[2] In 1932, after the reorganization of the metallurgical practice, the Orford process, i.e. the separation of the matte into copper tops and nickel bottoms, was carried out at Copper Cliff.

The recovery of this industrial group is also well illustrated in the record of wage-earners employed: In 1933 the total was 3,804 in mines, smelters, and refineries; in 1934 the pay-roll rose to 5,793, or an increase of 52.5 per cent.

Late in 1934 construction of 4 new converters at the Copper Cliff smelter was completed. These added to the former battery of 8 make 12 in all, which with the addition of other smelter units has resulted in a marked increase in capacity.

STATISTICAL SYNOPSIS OF THE NICKEL-COPPER INDUSTRY IN ONTARIO, 1932, 1933, AND 1934

Year	No. of producing companies	No. of plants in Ontario	Capital invested[1]	Dividends paid	Salaried employees		Wage-earners		Selling value of products[2]	
					No.	Salaries	No.	Wages	Kind	Value
1932	2	5 mines	$90,815,075	[4]$1,933,909.26	41	$150,509	1,173	$1,621,364	Matte (exported)	$7,779,846
		3 smelters			77	288,609	966	1,365,220	Metallic nickel	
		2 refineries[3]			106	262,381	440	736,093	Nickel oxide	
									Converter copper	3,787,581
									Gold (standard)	468,727
									Silver	200,080
									Platinum metals	1,998,911
Total			$90,815,075	$1,933,909.26	224	$701,499	2,579	$3,722,677		$14,235,145
1933	2	4 mines	$91,785,900	$2,746,330	46	$157,795	1,459	$2,238,271	Matte (exported)	$21,197,469
		3 smelters			71	287,817	1,413	2,040,548	Metallic nickel	
		2 refineries[3]			98	251,895	751	971,614	Nickel oxide	
									Converter copper	9,005,195
									Gold (standard)	764,508
									Silver	388,303
									Platinum metals	1,501,233
									Selenium	53,745
Total			$91,785,900	$2,746,330	215	$697,507	3,623	$5,250,433		$32,910,453
1934	2	4 mines[5]	$102,801,859	$10,126,014	45	$149,890	2,505	$4,037,707	Matte (exported)	$32,092,032
		3 smelters			107	444,873	2,210	3,185,306	Metallic nickel	
		2 refineries[3]			121	329,101	1,078	1,380,448	Nickel oxide	
									Converter copper	14,218,611
									Gold (standard)	1,247,957
									Exchange	834,526
									Silver	864,646
									Platinum metals	6,187,992
									Selenium and tellurium	116,885
Total			$102,801,859	$10,126,014	273	$923,864	5,793	$8,603,461		$55,562,649

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[1] The capital invested is exclusive of value of mineral lands. In the report for 1929, Volume XXXIX, part 1, the capital shown includes the book value for mineral lands, or a total of $74,077,808 for the lands.

[2] Figures do not include the output of the Ontario Refining Company.

[3] Plants Port Colborne and Copper Cliff.

[4] On preferred shares only in 1932.

[5] Includes Cuniptau.

Production of Platinum Metals

The production of metals of the platinum group has increased to such an extent that the Sudbury nickel-copper mines have become one of the world's most important sources of these precious metals. With the exception of the year 1930, the entire production has been derived from the Sudbury area and has risen from 68,040 ounces in that year to a total of 200,109 for 1934. The metals gold and silver are also of importance.

PRECIOUS METALS RECOVERED, 1930–1934

	1930[1]	1931	1932	1933	1934
	ounces	ounces	ounces	ounces	ounces
Platinum metals:					
Platinum	34,000	44,725	27,284	24,746	116,177
Palladium	29,907	39,313	37,613	31,009	83,932
Rhodium, ruthenium, osmium and iridium	4,133	7,605			
Total ounces	68,040	91,643	64,897	55,755	200,109
Value	$2,436,683	$2,812,834	$1,998,911	$1,501,233	$6,187,992
Gold ounces	22,867	23,381	22,675	36,983	60,370
Silver ounces	1,067,154	822,971	663,795	1,026,370	1,882,293

[1] In 1930, 5 ounces of gold, 62 of silver, 4 of platinum, and 14 of palladium were included in ore exported from Strathy township.

Dividends

Total dividends paid to the end of 1933 and payments in 1934 are given in the following table. For convenience of comparison Mond figures have been converted to dollars on the basis £1=$4.8665. The Falconbridge Nickel Mines paid its first dividend in 1933.

DIVIDENDS PAID BY NICKEL COMPANIES TO END OF 1934

Company	Period (inclusive)	To end of 1933	1934
Canadian Copper Company	1894–1901	$1,975,000.00	....
International Nickel Company[1] preferred	1906–1928	12,299,273.00	....
International Nickel Company[1] common	1909–1928	65,811,694.00	....
International Nickel Company of Canada, Limited[2] preferred	1929–1932	9,448,811.53	$1,933,898.75
International Nickel Company of Canada, Limited[2] common	1929–1932	33,085,113.56	7,289,084.50
Falconbridge Nickel Mines, Limited	1928–1933	812,609.97	903,030.79
Total	....	$123,432,502.06	$10,126,014.04
Mond Nickel Company[3] deferred	1906–1914	£264,043	....
Mond Nickel Company[3] preferred	1904–1929	2,556,359	....
Mond Nickel Company[3] ordinary	1905–1929	2,581,984	....
Total	....	£5,402,386 or $26,291,126	....
GRAND TOTAL	....	$149,723,628.06	$10,126,014.04

[1] Successors to the Canadian Copper Company. The International Nickel Company paid dividends on the common stock from 1909 to 1919, inclusive, and again from 1925 to 1928, inclusive. Common stock outstanding was $41,834,600, and preferred stock $8,912,600, or a total of $50,747,200 at the beginning of 1928. On December 19, 1928, the authorized capital stock of $62,000,000 of the New Jersey company was reduced by changing the par value of the shares from $25 to $1 each, and at the same time the name of the company was changed to Nickel Holdings Corporation. On December 31, 1928, the authorized capital was further reduced to $993,425 fully issued or subscribed-for stock, consisting of $843,700 preferred stock and $149,725 common stock, par value in each case.

[2] See bottom of page 27.

[3] See bottom of page 27.

Iron Ore, Pig Iron, Steel, and Coke

As shown in the following table, foreign ore charges amounted to 462,705 long tons, the average price of which was $4.65 (American funds, sales tax extra) at lower lake ports. From this ore, 271,725 long tons of pig iron was produced, including 177,361 long tons of basic, 49,655 of foundry, and 44,709 of malleable. Figures for the past five years follow:—

IRON AND STEEL STATISTICS, 1930–1934

Year	Foreign ore smelted	Limestone for flux	Coke	Pig iron produced		Steel made	
				Quantity	Value	Quantity	Value
	long tons	short tons	short tons	long tons		long tons	
1930....	935,005	234,309	542,094	534,542	$11,465,435	639,128	$22,369,480
1931....	568,886	149,454	320,133	318,645	6,363,101	444,107	15,099,638
1932....	198,063	56,880	119,064	113,665	2,558,799	244,693	8,319,562
1933....	182,060	46,944	113,102	110,562	2,066,049	258,841	8,800,594
1934....	462,705	118,350	253,532	271,725	6,249,675	476,699	16,207,766

At Montreal No. 1 pig iron (2.25 to 2.75 per cent. silicon) was quoted at $23.00, and malleable the same. No quotations were available for basic pig iron. Steel billets were quoted at $34.00 per long or gross ton at Hamilton.

PIG IRON, STEEL, AND FERRO- AND OTHER ALLOY PRODUCERS, 1934

Company	Location
Abrasive Company of Canada, Ltd.[1] [2]	Hamilton.
Algoma Steel Corporation, Ltd.[2] [3] [4]	Sault Ste. Marie.
Canadian Atlas Steels, Ltd.[4]	Welland.
Canadian Carborundum Co., Ltd.[1] [2]	Niagara Falls.
Canadian Electro Castings, Ltd.[4]	Orillia.
Canadian Furnace Co., Ltd.[2] [3]	Niagara Falls.
Dominion Foundries and Steel, Ltd.[4]	Hamilton.
Electro-Metallurgical Co. of Canada, Ltd.[2]	Welland.
Exolon Company, Ltd.[1] [2]	Thorold.
Kennedy, Wm., and Sons, Ltd.[4]	Owen Sound.
Lionite Abrasives, Ltd.[1] [2]	Stamford.
Steel Company of Canada, Ltd.[3] [4]	Hamilton.
Superior Alloys, Ltd.[5]	Sault Ste. Marie.
Welland Electric Steel Foundry[4]	Welland.

[1] These firms produce ferro-silicon as a by-product in the manufacture of ferro-alumina.
[2] Ferro-alloys.
[3] Pig iron.
[4] Steel.
[5] Calcium molybdate.

Iron and Steel

During 1934 the output of pig iron increased from 110,562 to 271,725 long tons, and although the increase amounts to 145.6 per cent. in quantity this figure remains considerably below the 769,359 tons produced in 1929, the peak year. The Algoma Steel Corporation at Sault Ste. Marie had a 450-ton furnace in blast until June 16, which remained banked until October 16. It was again banked November 24 until the end of the year. The Steel Company of Canada at Hamilton operated a 550-ton unit throughout the year, and the Canadian Furnace Company at Niagara Falls operated its 350-ton furnace from July 12 to the end of the year.

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[2] Dividends paid by the International Nickel Company of Canada, Limited, on the common stock in 1929 were 90 cents per share, and $1.00 per share in 1930. Common stock was increased to 15,000,000 shares of no par value on July 25, 1930; as a result shares issued were increased from 13,758,208 to 14,584,025. Seven per cent. preferred stock (cumulative) now stands at $27,627,825. Dividends on common stock aggregated 45 cents a share in 1931.

[3] Upon completion of the exchange of stock under the amalgamation of the Mond and International companies, effective December 31, 1928, stock issued or issuable was as follows: $27,627,825 of 7 per cent. cumulative preferred, and 13,758,208 common shares without par value. Dividends paid on February 16, 1929, by the Mond company cover the 8 months' period ending December 31, 1928.

The following tables give details of the iron blast furnace operators:—

IRON BLAST FURNACES IN OPERATION, 1934

Company	Stacks operating	Furnaces		Location
		No. of stacks	Daily capacity	
			long tons	
Algoma Steel Corporation, Ltd....	1	4	1,600	Sault Ste. Marie.
Canadian Furnace Company, Ltd..	1	1	350	Port Colborne.
Steel Company of Canada, Ltd....	1	2	825	Hamilton.

Ferro-Alloys

Of the fourteen plants listed in the 1931 report only six reported production, which with an additional plant, namely, the Canadian Carborundum Company, Limited, not listed in 1931, produced a total of 32,932 long tons of various kinds of ferro-alloys in 1934 as against 30,569 tons in the previous year. The production of these materials during the past five years in Ontario was as follows:—

STATISTICS OF FERRO-ALLOYS PRODUCTION IN ONTARIO, 1928–1934

Year	No. of producing companies	Quantity produced	Kind of material
		long tons	
1928........................	3	44,842	Ferro-silicon, ferro-manganese, silicon spiegel, spiegeleisen, calcium manganese silicon, zirconium manganese silicon, calcium molybdate.
1929........................	4	81,137	
1930........................	5	60,545	
1931........................	8	46,440	
1932........................	5	15,595	
1933........................	6	30,569	
1934........................	7	32,932	

Coke

The coking industry in Ontario is carried on by the large iron and steel metallurgical works and by chartered companies operating in the cities supplying artificial gas to householders and industries.

Coke statistics for the past five years, as collected by the Dominion Bureau of Statistics, are shown in the following table:—

COKE STATISTICS, 1930–1934

	1930	1931	1932	1933	1934
	short tons	short tons	short tons	short tons	short tons
Production............	1,489,415	1,113,509	1,087,122	1,153,509	1,411,516
Imports..............	993,753	694,982	605,307	615,818	881,235
Total.............	2,483,168	1,808,491	1,692,429	1,769,327	2,292,751
Deduct exports.........	317	106	....	....	54
Apparent consumption.	2,482,851	1,808,385	1,692,429	1,769,327	2,292,697

The statistics shown in the following table are combined and show raw materials used and products made. These figures were supplied by the Dominion Bureau of Statistics.

THE COKING INDUSTRY, 1934

		Quantity	Cost at works
MATERIALS USED:			
Coal	tons	1,912,620	$8,559,510
Coke	tons	40,485	280,626
Oil	Imp. gals.	6,190,940	360,388
Absorbing and wash oil	Imp. gals.	137,013	19,989
Caustic soda	lbs.	511,085	16,626
Lime	tons	706	6,402
Oxide for purification	tons	3,357	38,067
Sulphuric acid 66° Be. purchased	lbs.	25,180,960	186,741
All other materials			12,401
Total			$9,484,340
GAS MADE:		M cu. ft.	
Retort coal gas		5,267,740	
Coke oven gas		15,051,798	
Straight water gas		3	
Carburetted water gas		2,313,889	
Oil gas		12,378	
Total		22,645,808	
GAS CONSUMED:		M cu. ft.	
Sold		10,199,903	$7,877,086
Used in producing plants		6,425,562	1,015,095
Used in associated metallurgical works		6,170,354	943,186
Otherwise accounted for		680,887	138,354
Not accounted for		807,762	682,333
Total		24,284,468	$10,656,054
COKE AND BY-PRODUCTS MADE:			
Coke, including breeze	tons	1,388,709	$10,200,363
Tar	Imp. gals.	17,020,066	937,842
Ammonia liquor	lbs. NH_3	1,863,266	18,633
Ammonium sulphate	lbs.	30,853,599	306,970
Benzol	Imp. gals.	2,908,126	538,799
Other light oils		271,628	28,305
Total			$12,030,912
COKE SOLD AND USED, AND STOCKS:		tons	
Used by reporting companies		407,609	
Sold for domestic use		762,374	
Other uses		180,732	
On hand, December 31, 1932		233,494	

Chromite

The Chromium Mining and Smelting Corporation, Limited, in 1934 shipped 40 tons of chromium from the Obonga Lake deposits, west of Lake Nipigon, all of which was used for experimental purposes. From this material, ferrochrome was made in the electric furnaces of General Abrasives at Niagara Falls, N.Y. The company estimated that 1,100 tons of ore were mined from surface open cuts between June and December, and the material shipped was valued at $12 per ton. A considerable amount of diamond-drilling was done in 1934.

An average of 16 men was employed at the mine, in addition to about 50 on road construction. Tractors will be used for conveying high-grade ore some 28 miles north to Collins station on the Canadian National railway.

Radium and Uranium

Although pitchblende, which is the source of radium and uranium, has not been produced in commercial quantities in Ontario, there is now a well-equipped extraction plant in successful operation at Port Hope, owned by Eldorado Gold Mines, Limited, for the treatment of pitchblende concentrates from Great Bear lake, some 4,000 miles distant. The refinery was placed in commission in 1933, and considerably enlarged in the autumn of 1934. In January, 1935, the concentrator of the company, at Labine point, Great Bear lake, commenced operations. It has a capacity of 75 tons of ore daily. A 2-ton Bellanca air-cruiser will be used to transport the silver-pitchblende concentrate a distance of about 1,200 miles to the rail-head at Waterways, Alta., thus ensuring a constant supply to the refinery during winter months.

The initial output of radium needles in 1933 (approximately 788 milligrams) was purchased by the Ontario Government for use in cancer clinics in four of the larger cities. An economic extraction process was perfected in 1933 for both radium and uranium products. The chemical process employed is intricate and will not be described here. Recovery of radium is in the form of a readily soluble bromide and less soluble sulphate, the latter being used for hospital work. Special care is taken at all stages to prevent the loss of radium by emanation and to protect the workers by fan ventilation.

Uranium yellow and orange (two sodium salt pigments) are produced for use in porcelain manufacture. Europe is the chief market for these pigments. The black oxide of uranium is also produced. Satisfactory arrangements for marketing both radium and uranium products were completed in 1934. This is a most creditable Canadian performance, as heretofore radium production was practically a Belgian monopoly. The Department of Mines, Ottawa, reports production to the end of 1934 as 6.1 grams of radium, from 61 tons of concentrates; uranium compounds, totalling 60,000 pounds; and 30,500 ounces of silver as a by-product. Henceforth, with the production of high-grade concentrates at the mine, the grade shipped will, it is expected, be considerably enhanced.

NON-METALLICS

With the exception of arsenic, mica, mineral waters, salt, and talc, every non-metallic mineral showed an increase in value in 1934; and salt actually increased in quantity, although the selling value was lower. As these minerals are consumed in a wide list of manufacturing industries, the record of increases, even though small in some cases, is indicative of a definite recovery in the industrial life of the country. The total value of the non-metallic group in 1934 was $7,553,571, as against $7,094,636 in 1933, a slight increase. The details of quantities and values marketed are set out in the table, "Summary of Mineral Statistics, 1934," on page 2.

Arsenic

Arsenic in the native state is a metallic mineral, but since it is produced in Ontario in the oxide form, called in the trade "white arsenic," it has been customary to include it with non-metallics. The whole production is recovered in the smelting of the silver-cobalt arsenides of Northern Ontario by the Deloro Smelting and Refining Company. The production in 1934 was 1,647,513 pounds, valued at $56,412, as against 1,468,022 pounds, worth $56,534, in the previous year.

Barite

A small output of barite was reported in 1933, after being absent from the list since 1923. Several deposits of this mineral are known to exist in the province. Although considerable investigation into markets has been undertaken, and several enquiries have been received from outside sources, no steady development work was under way at any of the Ontario deposits. Canada Night Hawk Mines, which is equipped for milling, did not report any work. The deposits in Yarrow township and at Tionaga were idle, and no shipments were reported.

Diatomite

Several deposits of this mineral have been under development for a number of years in Muskoka, but the production to date has been small. In 1934 shipments totalling 46 tons, having a value of $1,920, were reported, as against 28 tons worth $1,298 in 1933.

Feldspar and Nepheline Syenite

Feldspar

Production rose from 4,387 tons in 1933 to 7,302 tons in 1934. This increased consumption of ground spar in domestic manufacturing plants is a positive indication that a distinct business revival has been made in the enamelling, glazing, and porcelain-insulator manufacturing trades.

As exports to the United States are practically non-existent the increase in the output of feldspar, although small in actual money value, is of signal importance, showing as it does the industrial recovery now apparent. The only domestic grinding plant in Ontario is that of the Frontenac Floor and Wall Tile Company, Limited, at Kingston, which draws its supply of crude spar mainly from Lanark county. The Ontario spar is particularly rich in potash and alumina.

Nepheline Syenite

The Nepheline Company, Limited, was incorporated in Ontario on August 10, 1934, with a capital of $100,000. Headquarters are at Lakefield, and it is the purpose of Wm. Morrison, the promoter, and associates to develop a deposit of nepheline syenite at Mountain lake in Methuen township, Peterborough county. This particular rock has a chemical composition that makes it suitable for use in the glass industry. The combined alkalies, soda and potash, run about 15 per cent. Low silica and high alumina content give this rock a low fusion or fluxing point.

Markets have been canvassed in the United States, and in England some members of the Glass Manufacturers' Federation have reported satisfactory tests and are prospective buyers, provided the price is right. It is proposed to quarry the rock, crush to 20-mesh, transport by truck to Stony lake, ship by barge to Lakefield, and thence by rail.

Other deposits of nepheline syenite occur in Eastern Ontario, and some are being investigated.

Fluorspar

Although Ontario's production of this mineral is insignificant and is drawn from old mine dumps near Madoc in Hastings county, the output increased from 73 tons in 1933 to 150 tons in 1934. The material, which is consumed at smelters as a flux and in various chemical industries, has a ready sale. Some foreign spar is imported; consumption, however, is not large.

Graphite

There is only one producer in Ontario, the Black Donald Graphite Company, Limited. Its mine is on lots 16, 17, and 18, concession III, Brougham township, Renfrew county, near the village of Calabogie. The total value of the production in 1934 was $64,998, as against $16,145 in the preceding year. A new feature in the development of the graphite industry in Ontario is its successful application to the manufacture of leads for pencils. In this connection the following excerpt from *The Financial Post* of January 12, 1935, is of interest:—

> Overcoming the chief obstacle to the use of Canadian graphite, in the making of lead pencils, the Dixon Pencil Company, Limited, of Newmarket, Ont., states that for the first time in history, Canadian graphite from the well-known Black Donald mines at Calabogie is now being used by that company. Canadian graphite has always been noted for its strength, high grade, and true intensity of colour, but owing to its texture, it could not successfully be employed in pencil-lead making, as ordinary methods of refining and pulverizing would not prepare the Canadian graphite in workable form for pencil leads. Now, however, the technical staff of the Dixon Pencil Company has successfully devised a patented process called "impact pulverizing," license for which is held exclusively by this company. The result, it is claimed, is a stronger, smoother writing lead of true black colour. The company states that it hopes to extend the use of this graphite not only to the market of Canada but to the markets of the world, thereby increasing the demand for Canadian graphite.

Gypsum

The output of gypsum in Ontario rose from 24,460 tons in 1933 to 33,234 in 1934, and came from two companies: Gypsum, Lime and Alabastine, Canada, Limited, with plant at Caledonia, and the Canadian Gypsum Company at Hagersville. The increase of about 26 per cent. in quantity coincides with the general revival in the building industry of Ontario.

Sales in 1933 fell to a very low ebb, as will be noted in the table which follows:—

GYPSUM SALES, 1930-1934

Grade	1930	1931	1932	1933	1934
	tons	tons	tons	tons	tons
Crushed	25,130	10,263	5,656	2,753	5,636
Fine-ground	1,190	451	364	795	376
Calcined, sold	3,515	1,606	217	165	226
Calcined, used in products	65,111	41,038	29,418	20,747	26,996
Total sold or used	94,946	53,358	35,655	24,460	33,234
Total value	$776,069	$374,469	$186,176	$112,319	$141,389
No. of workers	[1]92	155	[1]98	[1]79	[1]69
Wages paid	$92,918	$87,263	$85,036	$46,782	$53,718

[1] Exclusive of wage-earners employed in the manufacturing division of the Caledonia plant.

Iron Pyrites and Sulphuric Acid

The sulphur content of the acid manufactured at Copper Cliff by Canadian Industries, Limited, from sulphur fumes derived from nickel-copper smelting was

14,598 tons, worth $145,980, in 1934, as against 8,196 tons, valued at $81,960, in 1933. No pyrite ore was shipped.

Mica

The mica industry, which is principally in the hands of small producers, is almost entirely dependent on the electrical manufacturing business. The decline in consumption was particularly marked in 1932 and there were fewer producers than during the past two decades.

The prices for the various sizes and grades of thumb-trimmed mica, as reported by the producers in 1934, were as follows:—

SIZE	Price per lb.	SIZE	Price per lb.
1 by 1 inch	$0.07	2 by 4 inches	$0.45
1 by 2 inches	.15	3 by 3 inches	.60
2 by 2 inches	.20	3 by 4 inches	.91
$2\frac{1}{4}$ by $2\frac{1}{2}$ inches	.40	3 by 5 inches	.95
2 by 3 inches	.30–.50	4 by 6 inches	1.35–1.75

Scrap mica, $9.00 per ton (net).
Rough-cobbed, 20 cents per pound.

By grades the shipments in 1932, 1933, and 1934 were as follows:—

SHIPMENTS OF MICA, 1932, 1933, AND 1934

Grade	1932		1933		1934	
	Quantity	Value	Quantity	Value	Quantity	Value
	pounds		pounds		pounds	
Ground and rough	....	....	19,000	$239	2,459	$514
Thumb-trimmed	232	$224	44,219	3,287	30,315	3,094
Splittings and knife-trimmed	....	....	11	19	303	110
Scrap	536,980	2,528	1,268,200	5,820	1,203,225	5,341
Total	537,212	$2,752	1,331,430	$9,371	1,236,302	$9,059

Mineral Waters

The output in Ontario from five or six mineral springs during the past decade has ranged from 21,775 to 309,000 Imperial gallons. During 1931 six wells, all in Eastern Ontario, produced 197,540 Imperial gallons, worth $8,578 at the shipping point; and in 1932 four wells produced 61,208 gallons. In 1933, the production was 29,794 gallons, valued at $2,347, from three wells; and in 1934, 21,775 gallons, worth $1,622.

Natural Gas and Petroleum

The Natural Gas Commissioner of Ontario supplied the following notes:—

Natural Gas

The production of natural gas in the year 1934 was 7,682,851 M cubic feet, and the value $4,741,368, a small increase over 1933. An annual increase of 150,000 M cubic feet is so small that it is difficult to attribute it to any particular cause, unless it is to slightly reduced rates in the cities in Essex, Kent, and Lambton. Certainly there has been a considerable increase in the sale of more efficient appliances, which would stimulate the demand for gas. The past year has been a successful one in the search for gas. A new field was discovered in Bayham township, Elgin county, east of the village of Eden. The Declute field in Raleigh township and the Dover field in Dover township, Kent county, have been extended. In each of these fields several large wells were drilled, and this has helped to maintain public interest in the development of natural gas fields.

Petroleum

The year 1934 has shown an increase in petroleum production for the fourth consecutive year, as noted in the table below. This new production came from the Bothwell field and from Brooke township in Lambton county, where sixteen wells were drilled in the past year. At Bothwell old wells were opened that have not been operated for 20 or 30 years, and an extension of the Bothwell field was discovered south of the Thames river. This oil is all from the Onondaga formation at about 500 feet from the surface.

CRUDE PETROLEUM PRODUCTION, 1930-1934[1]

Field	1930	1931	1932	1933	1934
	barrels	barrels	barrels	barrels	barrels
Petrolia and Enniskillen township	55,130	57,515	58,871	57,298	57,938
Oil Springs	29,160	30,792	31,438	31,343	29,863
Moore township	1,576	3,739	3,272	2,192	2,963
Sarnia township	1,149	1,466	1,227	2,181	825
Plympton township	296	296	274	211	202
Bothwell	21,176	18,084	19,460	22,935	32,133
Dover township	457	891	453	763	558
Dawn township			5,061	8,589	4,169
Onondaga township	231	34	543	946	601
Mosa township	7,166	8,517	8,429	8,168	9,031
Thamesville	447	462	534	847	614
Dunwich township (Dutton and Iona)	365	628	781	346	283
Tilbury East township	149				
Raleigh township				239	264
Brooke					1,941
Total quantity	117,302	122,364	130,343	136,058	141,385
Value	$235,746	$219,993	$247,468	$253,486	$299,874
Average price per barrel	$2.00	$1.80	$1.89	$1.87	$2.12

[1] Information furnished by the Imperial Oil Refiners, Limited, of Sarnia, and others.

Peat

During the past year or two considerable interest has been noted in the peat bogs of Ontario. The names of operators and locations are given on page 61. The production by seven operators during 1934 was 1,878 tons, valued at $7,343, excluding 224 tons of humus having an estimated value of $224.

Quartz, Quartzite, and Silica Brick

The production of quartz and quartzite, which in 1933 was below that of previous years, showed a marked recovery in 1934. Silica brick advanced in 1933 over the preceding year, and increased its gain in 1934. Production figures for the past five years follow:—

QUARTZ, QUARTZITE, AND SILICA BRICK, 1930-1934

Year	Rock sold or used		Silica brick sold or used		Total value
	Quantity	Value	Quantity	Value	
	tons		M		
1930	167,487	$274,674	378	$19,120	$293,794
1931	97,888	148,642	279	13,702	162,344
1932	66,135	93,574	93	4,303	97,877
1933	66,562	86,146	183	7,351	93,497
1934	89,838	134,572	369	14,730	149,302

Salt

During 1934 six companies produced salt (or brine, which is used in the manufacture of chemicals by Canadian Industries, Limited, and Brunner Mond, Canada, Limited). The Warwick Pure Salt Company was a newcomer on the list in 1933, and Kincardine Salt, Limited, owned by Canadian Industries, Limited, reported no production. This industry, which is located in the south-western part of the province, is well organized, and the fluctuations shown in the figures of output reflect fairly closely the general progress of industry in the province. Production figures covering a 5-year period follow:—

SALT SOLD OR USED, 1930–1934

Schedule	1930	1931	1932	1933	1934
	tons	tons	tons	tons	tons
Table and dairy	49,467	115,180	59,620	61,231	69,779
Fine	52,604		59,036	63,786	67,777
Coarse	21,085	17,678	15,673	14,086	14,730
Land	245	513	557	283	347
Other grades (pressed blocks)[1]	7,655	....	....	....	....
Total	131,056	133,371	134,896	139,386	152,633
Brine (salt equivalent)	114,737	97,928	96,242	104,721	124,118
Total sold or used	245,793	231,299	231,138	244,107	276,751
Value	$1,568,250	$1,760,388	$1,789,752	$1,755,087	$1,734,196
Wage-earners[2] .... No.	263	233	215	242	252
Wages	$288,237	$259,646	$253,579	$261,214	$296,116

[1] Pressed blocks included with table and dairy grade after 1930.
[2] Workers at the Sandwich salt and chemical works are included.

The Walker Salt Corporation, Limited, of London, Ont., has drilled a salt well 1,485 feet deep at Port Franks in Lambton county. This company has completed the foundations of the salt plant and ordered the machinery for open-pan production early in 1935. This grade of salt is particularly suited for dairy use, and will supply the local market. The Goderich Salt Company is putting in a triple effect vacuum-pan evaporation, which is expected to be in operation early in 1935. An important feature is that for the first time all the machinery in connection with this plant has been manufactured in Canada. Formerly all salt-making machinery was imported from the United States. This will give a capacity equal to the Sandwich plant.

Talc

A fairly stable market has been developed for this mineral, both in the ground and prepared condition. The domestic consumption is steady, and exports are made to the United States and Europe. The production record, as reported by two companies at Madoc, in Hastings county, for the last five years, follows:—

TALC STATISTICS, 1930–1934

Year	Sales		Wage-earners, mine and mill	Wages paid
	Quantity	Value		
	tons		No.	
1930	11,664	$133,213	36	$32,718
1931	11,806	122,044	36	29,419
1932	12,064	111,585	38	30,587
1933	15,114	142,134	43	31,813
1934	13,934	135,978	47	33,796

Increased talc sales in 1933 were due partly to the gradual betterment in some lines of business using talc products, such as textiles, cosmetics, etc. Some of the buying, however, may have arisen from the fear of possible higher prices, which would account for the falling off in the demand during 1934.

STRUCTURAL MATERIALS

Building Permits

In 61 Canadian cities building permits in 1934 were valued at $27,457,524. Of this total 30 Ontario cities accounted for $14,351,380, as noted in the following table abstracted from the *Annual Review of Building Permits in Canada in 1934,* issued by the Dominion Bureau of Statistics, Department of Trade and Commerce, Ottawa:—

BUILDING PERMITS, 1920–1934

Year	30 Ontario cities, value	Wholesale prices index[1]	Toronto metropolitan area,[2] value	Wages index 1913 = 100[3]
1920	$58,636,365	[4]144	$30,049,413	180.9
1921	59,315,845	122.8	31,979,346	170.5
1922	81,396,259	108.7	36,405,625	162.5
1923	74,673,080	111.9	39,530,877	166.4
1924	57,330,141	106.6	29,636,428	169.1
1925	59,888,867	102.9	32,408,636	170.4
1926	65,373,757	100	31,588,124	172.1
1927	79,883,344	96.1	37,316,511	179.3
1928	104,777,566	97.4	59,817,568	185.6
1929	95,055,827	99	57,522,927	197.5
1930	69,042,946	90.8	38,371,587	203.2
1931	44,371,578	81.9	27,950,136	195.7
1932	16,887,761	77.2	9,461,050	178.2
1933	9,116,743	78.3	5,114,351	158
1934	14,351,380	83	8,396,775	154.8

[1] Applies to average index numbers for Canadian wholesale prices of building materials on the basis of 1926 = 100, as compiled by the Dominion Bureau of Statistics. In 1913 the index was 67, dropping to a low of 60.5 in 1915.

[2] Includes York and East York municipalities.

[3] Average index numbers of wages in Canadian building trades as compiled by the Federal Department of Labour on the basis of 1913 = 100

[4] Peak year.

Construction Contracts

The value of Canadian construction contracts awarded for 1934, reported by the *McLean Building Review,* was $125,811,500, as compared with $97,289,800 in 1933. Ontario contracts in 1934 amounted to $63,358,300, or 50.4 per cent. of the total. Prices of materials were considerably below the peak of 1920, and decided drops were recorded in 1930, 1931, and 1932, but a perceptible recovery is recorded in 1934. Canadian construction contracts in 1933 were on a par with the war years, 1916–18, dropping below the $10,000,000 mark. Figures by classes of construction for a 5-year period follow:—

VALUE OF CONSTRUCTION CONTRACTS, 1930–1934

Classification	1930	1931	1932	1933	1934
Residential	$44,427,000	$39,274,300	$14,143,200	$12,653,800	$17,578,600
Business	52,636,400	28,819,400	16,925,600	9,716,100	15,795,600
Industrial	12,787,400	6,836,300	1,871,000	4,699,700	4,305,200
Engineering	65,608,800	50,522,300	16,352,000	15,503,800	25,678,900
Total	$175,459,600	$125,452,300	$49,291,800	$42,573,400	$63,358,300

Cement

Ontario's production of cement came from four plants: Belleville, Lakefield, and Port Colborne, of the Canada Cement Company, and the St. Marys plant of the St. Marys Cement Company.

Production during the past decade is given in the following table:—

PORTLAND CEMENT STATISTICS, 1925–1934

Year	Operating plants	Sales		
		Quantity	Value	Average price per barrel
	No.	barrels[1]		
1925	4	3,462,358	$5,253,911	$1.52
1926	3	3,398,860	4,792,857	1.41
1927	4	3,751,786	5,144,326	1.34
1928	4	3,911,795	5,520,897	1.41
1929	4	4,624,712	6,608,246	1.43
1930	4	3,942,690	5,779,404	1.47
1931	4	3,470,056	5,006,826	1.44
1932	4	1,599,342	2,288,975	1.44
1933	3	1,095,845	1,587,812	1.45
1934	4	1,702,128	2,403,590	1.41

[1] 350 pounds.

The cement industry and the building and construction trades are interdependent. This is well illustrated by the annual report of the president of the Canada Cement Company for the fiscal year ending November 30, 1934. He says in part:—

> Referring more particularly to the building industry, in which you are vitally interested, some progress has been made, but less progress than in the majority of other lines of business. In no other important country is this industry at so low a point relatively as in Canada. It will be recalled, however, that the building industry in Canada was one of the industries that was late in feeling the effects of the depression, and it is, therefore, probably natural that its revival should lag. The improvement which took place during the year is indicated by the building permits, which increased 34 per cent. over 1933, a substantial improvement as expressed in percentages, but bearing in mind the extremely low volume of 1933, the volume increase is not of great proportions. It should be said that the public works programme of the Federal Government will not be reflected in demand for materials in substantial quantities until 1935.
>
> Your company's business showed an increase in volume of sales during the year in line with the somewhat better conditions prevailing in the building industry. We might state that the total consumption of cement in Canada was on a very restricted scale. While improvement was made over the 1933 volume, the total sales were disappointing when compared with normal years.
>
> It is difficult to make a forecast for the coming year, but, from information gained from various sources at your company's command, we are inclined to believe that improvement in the building industry will be slow for the immediate future. Nevertheless, the year should show some improvement over that of 1934.

Cement Products

In recent years the cement products industry in Ontario has assumed considerable importance. Since 1924 no data have been included in the tables of mineral production, as the raw materials entering into the manufacture of these products have all been accounted for. Cement products being so closely allied to the building industry, statistics are included so that complete information covering all structural materials is available under one cover. Monolithic construction is not included. The following tables give the record of materials used and products made during the past two years and general statistics for a 5-year period:—

CEMENT PRODUCTS MANUFACTURE, 1933 AND 1934[1]

Materials used	1933		1934	
	Quantity	Cost at works	Quantity	Cost at works
Portland cement.....bbls.	37,900	$90,461	64,755	$154,039
Quicklime.....bu.	81	43	8	8
Sand.....cu. yds.	13,017	14,207	21,985	23,233
Gravel.....cu. yds.	7,481	8,068	10,621	14,078
Crushed stone.....cu. yds.	2,624	4,798	4,298	5,958
Cinders.....cu. yds.	....	9,277	2,867	6,159
Boxes, crates, lumber, etc.....	....	6,345	....	7,340
Reinforcing.....tons	....	5,707	145	9,741
Haydite.....cu. yds.	4,780	16,730	9,120	31,921
Brass.....	....	16,717	....	11,350
Other materials.....	....	39,857	....	57,258
Total.....	....	$212,210	....	$321,085
Products made	**Quantity**	**Selling value**	**Quantity**	**Selling value**
Artificial stone.....	....	$37,417	....	$32,314
Cinder blocks.....M	237	39,377	617	72,509
Cement bricks.....M	166	4,140	372	7,645
Cement hollow building blocks.....M	....	122,689	1,251	179,814
Cement laundry tubs.....No.	2,697	19,576	2,204	17,115
Cement posts, poles, etc.....	....	694	....	6,610
Cement sewer, culvert, and drain pipe.....	....	133,300	....	119,086
Cement stucco.....	....	5,424	....	8,215
Burial vaults.....	....	9,444	....	9,805
Crushed stone.....	....	3,162	....	....
Haydite blocks.....tons	835	7,103	5,019	$40,248
Haydite roof slabs.....tons	2,352	66,414	2,084	55,517
Other products.....	....	98,680	....	137,647
Custom work and repairs.....	....	2,765	....	651
Total.....	....	$550,185	....	$687,176

[1]Supplied by Dominion Bureau of Statistics, Ottawa.

PRINCIPAL STATISTICS OF THE CEMENT PRODUCTS INDUSTRY, 1930-1934[1]

Year	No. of plants	Wage-earners, average No.	Salaries and wages	Cost of fuel and electricity	Capital invested	Value of products at work
1930.....	88	533	$658,381	$44,697	$13,148,950	$1,921,018
1931.....	92	562	599,640	43,429	2,995,610	1,782,400
1932.....	69	352	308,898	27,692	2,286,460	737,326
1933.....	48	245	199,056	19,008	1,642,244	550,185
1934.....	54	251	274,045	24,394	1,784,166	687,176

[1]Supplied by Dominion Bureau of Statistics, Ottawa.

Lime

Lime is used quite extensively for chemical purposes in addition to being an ingredient of mortar and sand-lime brick. During 1934, 19 companies and individuals, operating 22 plants, reported sales that totalled 191,041 tons, valued at $1,536,288, as against 146,193 tons, worth $1,227,196, in 1933. Statistics for the past five years follow:—

LIME STATISTICS, 1930–1934

Year	Lime marketed or used						Fuel costs	Wage-earners	Wages
	Hydrated			Quicklime					
	Quantity	Total value	Per ton	Quantity	Total value	Per ton			
	tons			tons				No.	
1930...	42,726	$504,178	$11.80	209,340	$1,673,409	$7.99	$343,237	330	$352,768
1931...	34,284	379,996	11.08	113,267	841,194	7.43	177,310	287	216,337
1932...	23,518	255,223	10.85	143,185	1,018,007	7.11	204,546	203	154,361
1933...	19,733	220,291	11.16	126,460	1,006,905	7.96	188,317	210	111,637
1934...	22,281	249,038	11.18	168,760	1,287,250	7.63	173,951	187	116,020

Distribution of the quicklime and hydrated lime sold in 1934, as reported by the producing companies, was as follows:—

Industrial consumption	Quicklime		Hydrated lime	
	Quantity	Value	Quantity	Value
	tons		tons	
Building trades: finishing and masons.....	15,885	$104,492	19,375	$223,836
Sand-lime brick..........................	2,321	16,912	635	4,516
Agriculture..............................	162	1,121	461	4,393
Chemical and metallurgical industries:				
Smelters.................................	2,635	14,598	102	918
Iron and steel...........................	8,612	60,255	8	72
Gold-milling.............................	6,168	38,868	....	....
Pulp and paper...........................	3,239	19,784	110	990
Glass....................................	2,226	16,472	....	....
Sugar....................................	3,198	47,573	....	....
Tanneries................................	2,189	15,210	257	2,313
Fertilizers and insecticides.............	747	5,229	397	3,573
Dealers and others.......................	2,059	13,881	154	1,386
Other chemicals[1].......................	119,319	932,857	782	7,041
Total....................................	168,760	$1,287,250	22,281	$249,038

[1] Uses for lime under this heading include the manufacture of alkali, acetate of lime, and calcium carbide, the last-mentioned being used largely for making cyanamid.

Sand and Gravel

Preliminary figures for the year 1934 show a marked rise in the quantity of sand and gravel produced, but the selling value did not increase proportionally. The figures, however, are encouraging, reflecting as they do a greatly increased consumption by a revived construction industry.

OUTPUT OF SAND AND GRAVEL, 1933 AND 1934

Source	1933		1934	
	Quantity	Value	Quantity	Value
	tons		tons	
Private pit operators....................	2,429,042	$1,145,316	551,145	$249,980
Dredged from Great Lakes and rivers......	243,633	135,352	464,507	292,467
Department of Northern Development.....	1,038,108	207,624	4,345,694	225,332
Department of Highways.................	408,700	204,350	620,000	310,000
Miscellaneous counties and townships[1].....	1,550,547	775,274	1,273,580	636,790
Total....................................	6,670,030	$2,467,916	7,254,926	$1,714,569

[1] Figures for 1933 used as an estimate for 1934.

Sand-Lime Products

The past three years have been dull for marketing sand-lime brick. This is in part owing to a depressed construction industry, but competition of other products, such as cinder blocks and kindred materials has cut into this trade considerably. Four companies were active in the Toronto metropolitan area, and in addition to brick produced sand-lime building blocks, ready mixed mortar, and plaster. These items have been included in the table "Summary of Mineral Statistics, 1934," on page 2, under the title "sand-lime products," and the selling value as a result shows a decided increase. It should be pointed out, therefore, that, prior to 1934, the figures of value refer to sand-lime brick only. The selling value in 1934 was $146,009, as against $69,785 in the previous year.

Stone

The output of limestone, trap, granite, and sandstone in 1934, was almost double that for 1933 in quantity, but the proportional increase in value was not quite so great. A partially revived building industry and a larger highway construction programme were instrumental in reopening many quarries.

A new feature in the stone-production industry was the inclusion of slate, which has been absent from the list of building materials for several decades. A slate quarry situated in the northwest corner of lot 5, concession VI, Madoc township, was worked fifty years ago and supplied roofing slates for a few buildings in various towns of Eastern Ontario. It was reopened in 1934. There is a potential market for roofing shingles, blackboards, granules, and slate flour. The new operator is Ontario Slate Mines, Limited. An initial shipment of 120 tons of granules was made during the year.

OUTPUT OF STONE, 1932, 1933, AND 1934

Variety	1932		1933		1934	
	Quantity	Value	Quantity	Value	Quantity	Value
	tons		tons		tons	
Limestone and marble	1,827,858	$1,459,224	1,225,754	$931,501	2,374,671	$1,808,663
Trap	36,915	52,659	17,201	26,629	48,298	96,314
Granite	36,357	133,698	2,449	12,804	27,227	32,072
Sandstone	4,008	9,435	8,889	12,334	10,105	28,458
Slate					120	600
Total	1,905,138	$1,655,016	1,253,907	$983,268	2,460,421	$1,966,107

CLAY PRODUCTS

Refractory Clays

The following information has been furnished by W. S. Dyer, former geologist of the Ontario Department of Mines, who visited the Hilder deposit during the summer of 1934:—

> It is well known that fire clay and sedimentary clay exist in the Moose River basin in Northern Ontario. Deposits that are near the railway, like the grey and black fire clays of the Onakawana lignite field, are covered under 50 to 100 feet of glacial debris and would have to be mined by underground methods. Deposits under shallow overburden, like the highly refractory white and mottled clays of the Missinaibi river, are 30 miles across the muskeg from a railway.
>
> The only development at present in operation is known as the Hilder deposit, now being investigated by Minefinders, Limited. It is located on the west side of the Mattagami river,

7 miles north of Smoky falls, the terminus of a 50-mile logging railway from Kapuskasing. The work to date has indicated that a good body of clay rises above the water level of the Mattagami river and is overlain by overburden of about 35 feet. In the summer of 1934, Minefinders, Limited, built a road into the property, erected camps, took in a shovel with 1½ cubic yards capacity, and completed an open cut 350 by 150 feet. In the bottom of the open cut, which is 25 to 30 feet in depth, Cretaceous refractory clay and silica sand are exposed.

Heavy Clay Products

The following table shows in detail the quantities and values of the several kinds of clay products made and sold by Ontario producers:—

HEAVY CLAY PRODUCTS MARKETED, 1934

Kind	Quantity	Value
Brick:		
Soft-mud process — face . . . No.	3,514,125	$64,642
Soft-mud process — common . . . No.	7,192,829	96,776
Stiff-mud (wire cut) process — face . . . No.	15,060,236	311,490
Stiff-mud (wire cut) process — common . . . No.	6,875,503	97,323
Dry-press — face . . . No.	4,835,905	103,718
Dry-press — common . . . No.	2,046,158	33,177
Fancy or ornamental brick (including special shapes, embossed and enamelled brick) . . . No.	14,277	835
Sewer . . . No.	307,147	5,992
Tile:		
Structural (hollow blocks, including fireproofing and load-bearing tile) . . . tons	13,576	102,243
Roofing tile . . . No.	44,115	1,852
Floor tile (quarries) . . . sq. ft.	77,604	16,886
Drain . . . No.	6,017,379	137,699
Sewer pipe (including copings, flue linings, etc.) . . .	. . . . . .	226,005
Pottery (flower pots), from domestic clay . . .	. . . . . .	52,578
Haydite . . .	. . . . . .	9,790
Total value . . .	. . . . . .	$1,261,006

The value of clay products marketed for the last pre-war year, 1913, for the year of maximum output, 1922, and for the past five years is given below:—

VALUE OF CLAY PRODUCTS SOLD OR USED, 1913, 1922, AND 1930–1934

Product	1913	1922	1930	1931	1932	1933	1934
Brick:							
Common . . .	$3,283,894	$2,614,120	$792,234	$662,777	$305,566	$167,021	$227,276
Pressed, fancy, building tile, etc.	1,162,860	2,899,205	2,683,983	1,707,297	704,342	425,743	607,658
Pottery . . .	52,875	88,889	89,381	73,860	67,866	[1]52,740	52,578
Drain tile . . .	292,767	368,180	593,980	244,368	144,579	179,015	137,699
Sewer pipe . . .	600,297	973,824	834,361	696,694	451,786	185,048	226,005
Haydite . . .	. . . . . .	. . . . . .	227,275	167,533	16,366	15,012	9,790
Total . . .	$5,392,693	$6,944,218	$5,221,214	$3,552,799	$1,690,505	$1,024,579	$1,261,006

[1] Includes fire-clay blocks and shapes worth $90.

MISCELLANEOUS STATISTICS

Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario from 1913 to 1934, inclusive, is given hereunder:—

MINING COMPANIES INCORPORATED AND LICENSED, 1913–1934

Year	Incorporated				Extra-provincial and mortmain companies licensed	
	No.	Nominal capital	"No par" companies		No.	Capital for use in Ontario
			No.	Shares		
1913	119	$78,000,000	......	....	12	$21,735,000
1914	80	39,030,000	......	....	13	5,445,000
1915	59	42,005,000	......	....	2	10,200,000
1916	83	109,079,500	......	....	8	7,011,650
1917	100	117,183,000	......	....	7	7,302,000
1918	59	49,800,000	......	....	7	15,000,000
1919	149	223,600,000	......	....	10	9,554,197
1920	119	146,094,000	......	....	12	9,435,000
1921	67	105,715,000	......	....	6	1,030,500
1922	91	181,040,000	......	....	6	830,000
1923	88	179,295,500	......	....	6	1,775,000
1924	85	156,485,000	......	....	2	200,000
1925	70	107,400,000	4	9,010,000	3	162,510
1926	145	165,655,750	28	22,386,500	6	4,850,000
1927	199	344,145,000	30	40,034,000	10	3,260,000
1928	211	495,575,000	28	30,778,400	17	7,208,500
1929	97	142,390,000	27	32,557,200	13	1,540,000
1930	37	23,234,600	20	16,808,909	6	5,525,000
1931	44	60,670,000	15	5,909,000	1	400,000
1932	43	58,766,000	12	5,844,000	0	....
1933	95	158,365,000	21	23,165,000	8	1,290,000
1934	212	488,335,000	82	86,183,000	9	925,000

Of the 294 companies incorporated in 1934, 212 had specified capital only, 82 were companies having shares without nominal or par value exclusively, and 4 companies had shares of both kinds.

MORTMAIN AND EXTRA-PROVINCIAL COMPANIES LICENSED BY ORDER-IN-COUNCIL IN 1934

Name of company	Place of incorporation	Date of license (O.C.)	Value of land holdings in Ontario
Clark Gold Mines, Limited	Quebec[1]	Oct. 30	$100,000
Cobnor Silver Mines, Limited	Canada[1]	Oct. 25	50,000
Consolidated Chibougamau Goldfields, Ltd.	Quebec[1]	April 5	100,000
Lake Rowan Gold Mines, Limited	Canada[1]	Oct. 25	100,000
Manitoba and Eastern Mines, Limited	Canada[1]	Dec. 14	100,000
Pamour Porcupine Mines, Limited	Canada[1]	Mar. 23	100,000
Red Crest Gold Mines, Limited	Canada[1]	Oct. 25	100,000
Reliance Gold Mining Company	Delaware[2]	May 8	25,000
Sakoose Gold Mines, Limited	Quebec[1]	July 10	250,000
Total (9 companies)	....	....	$925,000

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[1] Incorporation under The Companies Act, Revised Statutes of Canada, 1906, Part 1 of Chapter 79. Licenses are issued pursuant to the provisions of The Mortmain and Charitable Uses Act, Province of Ontario, "to acquire, hold and assure land in mortmain in Ontario." This applies also to Quebec province.

[2] Where a company is of foreign incorporation, or is incorporated in a province of Canada other than Quebec with which a reciprocity agreement exists, it is necessary for it to take out an Extra-Provincial license to do business in Ontario and to declare the amount of capital for use in Ontario.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1934 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE

Name of company	Head office	Date of incorporation	No. of shares
Alcanada Mining Corporation, Limited	Toronto	June 21	1,000,000
Algold Mines, Limited	Toronto	Feb. 13	2,500,000
Algoma Steel Corporation, Limited[1]	Sault Ste. Marie	Dec. 12	130,000
Amalgamated Mills and Mines, Limited	Toronto	May 7	200,000
Associated Mine Managers, Limited (private)	Toronto	July 9	4,000
Atigo Gold Mining Company, Limited	Port Arthur	April 30	100,000
Atnel Mines, Limited	Sault Ste. Marie	Sept. 4	3,000,000
Banner Gold Mines, Limited	Toronto	Nov. 2	3,000,000
Bathurst Gold Mines, Limited	Ottawa	April 20	4,000,000
Belmore Syndicate, Limited, The	Toronto	April 3	6,000
Belorrain Mines, Limited	Cobalt	Dec. 1	1,000,000
Bilmac Gold Mines, Limited	Toronto	Sept. 11	2,000,000
Blue Eagle Gold Syndicate, Limited	Toronto	June 18	7,000
Boundary Lake Mining Company, Limited	Toronto	June 19	30,000
Bruce-Matachewan Gold Syndicate, Limited	Toronto	July 13	10,000
Bruell Gold Syndicate, Limited	Toronto	July 27	10,000
British United Natural Gas, Limited	Toronto	Aug. 3	1,000,000
Canadian Gold Refining Company, Limited	Windsor	Feb. 15	10,000
Canadian Slate Mines, Limited	Toronto	May 22	1,000,000
Cardiff Waters, Limited	Toronto	Nov. 28	100,000
Chromium Mining and Smelting Corporation, Ltd	Hamilton	May 12	3,000,000
Concordia Gold Mining Company, Ltd	Toronto	May 12	3,000,000
Custom Smelters of Canada, Limited	Toronto	July 25	100,000
Dominion Royalty Corporation, Limited	Toronto	Mar. 17	350,000
Ensign Gold Mines, Limited	Toronto	April 30	1,500,000
Germac Exploration Company, Limited (private)	Toronto	Aug. 10	40,000
Howard Holdings, Limited	Toronto	Sept. 7	40,000
Inez, Limited (private)	Toronto	Dec. 5	40,000
Jackpine-Sturgeon Gold Syndicate, Limited	Toronto	Oct. 5	100,000
Jomac Gold Syndicate, Limited	Toronto	June 6	10,000
Karl Springer Exploration Company, Limited	Toronto	Feb. 9	40,000
Kawinogan Gold, Limited	Toronto	May 1	40,000
Kenogamisis Gold Mines, Limited	Toronto	Sept. 26	3,000,000
Key Properties, Limited (private)	Toronto	May 14	40,000
K. L. Exploration Company, Limited	Toronto	Sept. 12	40,000
Knox Sturgeon River Mines, Limited	Toronto	Oct. 11	3,000,000
Koch Daneff Gold Mines, Limited	Toronto	Nov. 16	4,000,000
Lac-Teck Gold Mines, Limited	Toronto	Sept. 26	3,000,000
La Fond Gold Mines, Limited	Toronto	April 12	2,000,000
Long Lac Inlet Mines, Limited	Toronto	Aug. 20	2,000,000
McLaren-Porcupine Gold Mines, Limited	South Porcupine	Aug. 21	3,000,000
McNeil Longlac Gold Mines, Limited	Windsor	Oct. 18	40,000
Margo Mines, Limited	Toronto	May 4	150,000
Mat-a-Lac Gold Syndicate, Limited	Toronto	June 5	6,000
Minemakers, Limited	Toronto	May 16	20,000
Mining Claims Mart, Limited (private)	Toronto	July 4	100,000
Murray-Algoma Mining Company, Limited	Toronto	Jan. 19	40,000
Nepheline Company, Limited, The[1]	Lakefield	Aug. 10	50,000
Neville Canadian Gold Mines, Limited	Toronto	Mar. 23	3,000,000
Newfoundland South Coast Syndicate, Limited	Toronto	Sept. 13	100,000
Northern Mining Syndicate, Limited	Toronto	Oct. 17	10,000
Nu Sigma Gold Syndicate, Limited	Toronto	June 14	10,000
Oklend Gold Mines, Limited	Toronto	Aug. 28	3,000,000
Oliver Severn Gold Mines, Limited	Toronto	Sept. 27	3,000,000
Ontario Chemical Minerals, Limited (private)	Toronto	Nov. 21	300,000
Orecana, Limited	Toronto	May 21	100,000
Pershing Gold Syndicate, Limited	Toronto	Nov. 8	25,000
Playfair Iron Mines, Limited (private)	Toronto	May 3	20,000
Quebec Eureka Gold Mines, Limited	Toronto	Feb. 21	3,000,000
Rahn Lake Mines Corporation, Limited	North Bay	June 25	3,000,000
Security Gold Mines, Limited	Uxbridge	April 18	2,000,000
South Porcupine Mines, Limited	Toronto	Mar. 20	2,000,000
Springer Sturgeon Gold Mines, Limited	Toronto	Sept. 6	3,000,000

MINING COMPANIES INCORPORATED IN ONTARIO IN 1934 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE—*Continued*

Name of company	Head office	Date of incorporation	No. of shares
Sterling Exploration Company, Limited[1]	Toronto	May 23	10,000
Strathy Explorers, Limited	Toronto	Oct. 17	40,000
Straw Lake Beach Gold Mines Syndicate, Limited	Toronto	Aug. 21	115,000
Sturgeon Aurora Mines, Limited	Toronto	Oct. 19	100,000
Sturgeon Bridge Gold Mines, Limited	Toronto	Sept. 17	3,000,000
Sturgeon River Gold Basin Syndicate, Limited	Toronto	Oct. 3	10,000
Summit Range Gold Mines, Limited	Toronto	April 6	1,000,000
Sweet-Sturgeon Syndicate, Limited	Toronto	Oct. 30	25,000
Tasmijopen Mining Company, Limited	Toronto	Sept. 20	3,000,000
Temagami Development Company, Limited	Toronto	May 28	60,000
Trans-Canada Mining Corporation, Limited	Toronto	April 13	40,000
Universal Exploration Syndicate, Limited	Toronto	Oct. 12	20,000
Vanquelin-Sifton Lake Mines, Limited	Toronto	Aug. 22	3,000,000
Velma Gold Mining Syndicate, Limited	Toronto	Sept. 15	10,000
Walker Salt Corporation, Limited, The	London	Sept. 20	250,000
William Irwin and Company, Limited (private)	Toronto	July 24	50,000
Wilmac Trusts, Limited[1] (private)	Toronto	Aug. 29	25,000
Woman River Gold Mines, Limited	New Liskeard	Oct. 22	5,000,000
Yellow Metal Syndicate, Limited	Toronto	Oct. 17	10,000
Total (82 companies)			$6,183,000

[1]See also list with specified capital. Four companies having both specified capital and "no par" shares are included in both lists.

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN 1934

Name of company	Head office	Date of incorporation	Capital
Ace Exploration and Holding Company, Limited	Toronto	Mar. 21	$100,000
Algoma Steel Corporation, Limited[1]	Sault Ste. Marie	Dec. 12	2,700,000
Algoma Summit Gold Mines, Limited	Toronto	May 17	5,000,000
Amity Gold Mines, Limited	Toronto	Feb. 21	3,000,000
A. R. L. Gold Mines, Limited	Toronto	Sept. 22	3,000,000
Atlas Securities Company, Limited	Toronto	May 9	40,000
Austin Rouyn Gold Mines, Limited	Toronto	Oct. 27	4,000,000
Avocalon Mining Syndicate, Limited	Toronto	June 5	400,000
Ballantyne Long Lac Mines, Limited	Toronto	June 28	3,000,000
Bankfield Gold Mines, Limited	Toronto	April 18	3,000,000
Bessey and Company, Limited, N.R. (private)	Toronto	June 20	25,000
Big Divide Gold Mines, Limited	Toronto	Sept. 28	3,000,000
Bigstone Bay Gold Mines, Limited	Kenora	June 22	2,500,000
Birch Bay Gold Mines, Limited	Toronto	June 25	2,000,000
Boyles Brothers Drilling (Eastern), Limited	Kirkland Lake	May 30	10,000
Bouchard Clericy Gold Mines, Limited	Toronto	Aug. 29	3,000,000
Bourbeau Lake Chibougamau Mines, Limited	New Liskeard	May 15	30,000
Bramor Mining (Ontario), Limited	Toronto	Feb. 9	1,500,000
Brennan and Kenty Brothers Prospecting Co., Ltd.	Toronto	Feb. 20	1,000,000
British Guiana Goldfields, Limited	Toronto	July 27	2,000,000
Bur-Ley Long Lac Gold Mines, Limited	Toronto	July 3	3,000,000
Burmas Mines, Limited	Toronto	May 2	3,000,000
Burwash Yellowknife Mines, Limited	Toronto	Oct. 16	3,000,000
Calder-Bousquet Gold Mines, Limited	Toronto	Feb. 23	3,000,000
Canadian Gold and Metals Mining Company, Limited	Toronto	July 10	10,000,000
Canadian Leviathan Exploration Company, Limited	Toronto	Nov. 5	100,000
Canador Mining, Limited	Toronto	Mar. 17	40,000
Canamerican Corporation, Limited (private)	Toronto	Sept. 17	40,000
Cardinal Gold Mines, Limited	Toronto	Feb. 24	75,000
Centralac Mining Company, Limited	Toronto	Dec. 7	3,000,000
Central Malartic Mines, Limited	Toronto	June 28	3,000,000

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN 1934—*Continued*

Name of company	Head office	Date of incorporation	Capital
Central Porphyry Contacts, Limited	Toronto	Jan. 3	3,000,000
Craig Gold Mines, Limited	Madoc	May 19	5,000,000
Chappie-Mammoth Gold Mines, Limited	Toronto	Sept. 19	3,000,000
Chieftain Gold Mines, Limited	Toronto	Aug. 28	3,500,000
Cintorico Gold Mines, Limited	Toronto	Sept. 8	3,000,000
Cripple Creek Mining and Milling Company, Ltd.	Toronto	Aug. 9	3,000,000
Crossroads Gold Mines, Limited	Toronto	Dec. 3	1,000,000
Darwin Gold Mines, Limited	Toronto	Aug. 16	3,000,000
Delhi (Temagami) Gold Mines, Limited	Toronto	Sept. 5	3,000,000
Delnite Mines, Limited	Toronto	Oct. 23	3,000,000
Dimbarr Gold Mines, Limited (private)	Toronto	Dec. 19	50,000
Dime Long Lac Gold Mines, Limited	Toronto	Aug. 17	3,000,000
Dominion Explorers, Limited	Toronto	Mar. 14	3,000,000
East Lamaque Gold Mines, Limited	Toronto	Mar. 17	3,000,000
Edgecreek Consolidated Gold Syndicate, Limited	Toronto	June 27	150,000
Edgelake Gold Mining Company, Limited	Schumacher	Sept. 21	3,000,000
Edwalt Corporation, Limited	Toronto	Aug. 1	40,000
El-Bonanza Mining Corporation, Limited	Toronto	Jan. 13	5,000,000
Ellen Gold Mines, Limited	Toronto	May 30	3,000,000
Federated Mining Corporation, Limited	Toronto	April 27	5,000,000
Foley-O'Brien Corporation, Limited	Porcupine	May 21	2,100,000
Fort Hope Consolidated Gold Mines, Limited	Toronto	July 12	3,000,000
Franklin Gold Mining Company, Limited	Toronto	Aug. 17	3,500,000
Frontier Red Lake Gold Mines, Limited	Toronto	May 3	3,000,000
Gale Gold Mines, Limited	North Bay	April 3	3,000,000
Gardner Silver Mines, Limited	Toronto	Jan. 26	2,000,000
General Mining and Development, Ltd. (private)	Trafalgar tp	May 30	500,000
General Ventures Mining Corporation, Limited	Toronto	April 3	2,000,000
Goderich Matachewan Gold Mines, Limited	Goderich	April 3	3,000,000
Goldcrest Mines, Limited	Toronto	Aug. 31	3,000,000
Gold Eagle Gold Mines, Limited	Toronto	Feb. 13	3,000,000
Golden Arm Mines, Limited	Red Lake	April 27	3,000,000
Golden Arrow Mining Company, Limited (private)	Trafalgar tp	Aug. 28	150,000
Golden Gate Mining Company, Limited	Toronto	July 30	3,000,000
Golden Spur Syndicate, Limited	Toronto	Feb. 2	120,000
Golden Star Consolidated Mines, Limited	Toronto	Feb. 15	2,000,000
Goldfinders, Limited	Toronto	Nov. 28	40,000
Gold Range Mines, Limited	Toronto	July 14	3,000,000
Gold Valley Mines, Limited	Toronto	Mar. 23	5,000,000
Goodwin Gold Mines, Limited	Toronto	Aug. 7	2,000,000
Gosark Golds, Limited	Toronto	May 18	1,000,000
Graham Bousquet Gold Mines, Limited	Toronto	May 15	3,000,000
Greater Canada Mines Corporation, Limited	Toronto	Feb. 5	6,000,000
Grierson Sturgeon River Mines, Limited	Toronto	Sept. 26	3,000,000
Groundhog Gold Mines, Limited	Toronto	June 18	3,000,000
Hard Rock Gold Mines, Limited	Toronto	Jan. 6	2,500,000
Hargreaves Kirkland Gold Mines, Limited, Ed.	Kirkland Lake	Aug. 24	3,000,000
Harkness-Hays Gold Mines, Limited	Toronto	July 6	3,000,000
Harlake Gold Mines, Limited	Toronto	April 11	3,000,000
Harrison and Company, Limited, W. F. (private)	Toronto	Dec. 21	40,000
Harwood Lake Mines, Limited	Toronto	Feb. 21	3,000,000
Hillside Gold Mines, Limited	Sault Ste. Marie	Aug. 21	3,000,000
Hudson-Patricia Gold Mines, Limited	Toronto	April 3	2,500,000
Interlac Gold, Limited	Toronto	Aug. 10	500,000
James Kirkland Mines, Limited	Toronto	April 17	3,000,000
Jaroba Sturgeon Gold Mines, Limited	Toronto	Oct. 2	3,000,000
Jellicoe Gold Mining Company, Limited	Toronto	May 17	3,000,000
Kert-MacDonald Red Lake Gold Mines, Limited	Toronto	July 6	3,000,000
Keyroc Gold Mining Company, Limited	Toronto	Aug. 14	5,000,000
Killoran-Horne Mines, Limited	Toronto	May 4	2,000,000
Kinghorn Sturgeon Mines, Limited	Toronto	Oct. 12	3,500,000
Kirkland Consolidated Mines, Limited	Toronto	June 11	7,000,000
Kirmaque Gold Mines, Limited	Kirkland Lake	Sept. 20	3,000,000

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN 1934—*Continued*

Name of company	Head office	Date of incorporation	Capital
Kozak Gold Mines, Limited	Toronto	May 31	2,000,000
Lac Development, Limited (private)	Leaside	May 22	100,000
Lake Caswell Mines, Limited	Toronto	June 26	3,000,000
Lakeland Gold, Limited	Hamilton	Aug. 23	2,000,000
Lake St. John Company, Limited	Longford Mills	May 15	40,000
Langmuir Longlac Gold Mines, Limited	Toronto	July 9	3,000,000
Lapa Cadillac Gold Mines, Limited	Toronto	Oct. 26	3,000,000
L. B. United Mines, Limited	Toronto	May 9	3,500,000
Leader Gold Mines, Limited	Toronto	April 17	100,000
Lois Lake Gold Mines, Limited	Kirkland Lake	April 24	3,000,000
Longacre Long Lac Gold Mines, Limited	Ottawa	April 3	3,000,000
Longlac Adair Mines, Limited	Toronto	Mar. 27	3,000,000
Longlac Lagoon Gold Mines, Limited	Toronto	Feb. 23	3,000,000
Lucky Kirkland Gold Mines, Limited	Toronto	April 6	3,000,000
Macandrew Red Lake Gold Mines, Limited	Toronto	Oct. 3	3,000,000
MacFarlane Long Lac Gold Mines, Limited	Toronto	July 9	3,000,000
Macjoe Sturgeon Gold Mines, Limited	Toronto	Oct. 4	3,500,000
McQuaig Red Lake Gold Mines, Limited	Toronto	Feb. 28	3,000,000
Magnet Lake Gold Mines, Limited	Toronto	Mar. 26	3,000,000
Magwell Long Lac Gold Mines, Limited	Toronto	Dec. 6	3,000,000
Mahood and Company, Limited, Grant (private)	Toronto	Jan. 26	50,000
Manitario Investments and Exploration, Limited	Walker's Point	Oct. 10	300,000
Manitou Gold, Limited	Toronto	Dec. 1	3,000,000
Manley Gold Mines, Limited	Toronto	April 7	3,500,000
Manley Quebec Gold Mines, Limited	Toronto	Aug. 29	3,000,000
Matheson District Gold Mines, Limited	Toronto	Nov. 9	3,000,000
May-Spiers Gold Mines, Limited	Toronto	June 7	3,000,000
Michipicoten Gold Mines, Limited	Toronto	Mar. 19	2,500,000
Middle Bay Mines, Limited	Toronto	May 18	3,000,000
Mid-Tyrrell Gold, Limited	Toronto	Jan. 16	2,500,000
Millar Mineral Exploration Company, Limited	Toronto	April 28	100,000
Mine Seekers and Developers, Limited	Toronto	Mar. 15	500,000
Monarch Mines, Limited	Toronto	Nov. 3	5,000,000
Monetary Metals, Limited	Toronto	Mar. 20	1,000,000
Mooshla Gold Mines, Limited	Toronto	July 18	200,000
Mosher Long Lac Gold Mines, Limited	Toronto	May 2	3,000,000
Murwood Gold Mines, Limited	Toronto	June 8	3,000,000
Muton-Champagne Gold Mines, Limited	Toronto	June 22	3,000,000
Naybob Gold Mines, Limited	Toronto	Jan. 3	3,500,000
Neda Gold Mines, Limited	Toronto	Oct. 16	3,000,000
Nepheline Company, Limited, The[1]	Lakefield	Aug. 10	100,000
Neswoba Mines, Limited	Kirkland Lake	April 21	1,000,000
Net Lake Timagami Mines, Limited	Toronto	Dec. 17	2,500,000
Nezah Long Lac Gold Mines, Limited	Toronto	Aug. 17	3,000,000
Nipsona Mines, Limited	Toronto	April 3	3,000,000
Norbell Gold Mines, Limited	Toronto	April 27	2,000,000
Norco Thompson Mines, Limited	Toronto	Mar. 20	3,000,000
Nordic Sturgeon Gold Mines, Limited	Toronto	Oct. 22	2,000,000
Norontic Gold Mines, Limited	Toronto	April 3	30,000
Northern Quebec Prospectors, Limited	Toronto	Sept. 11	1,000,000
North Tiblemont Gold Mines, Limited	Toronto	Sept. 28	4,000,000
North Whitney Gold Syndicate, Limited	Toronto	Mar. 17	300,000
Nugold Mines, Limited	Toronto	May 16	3,000,000
Otter Lake Gold Syndicate, Limited	Toronto	Oct. 19	150,000
Patricia Participators, Limited	Sioux Lookout	July 19	40,000
Paulore Gold Mines, Limited	Toronto	July 26	3,000,000
Payore Gold Mines, Limited	Toronto	May 25	4,000,000
Pickle Crow Gold Mines, Limited	Toronto	Jan. 8	3,000,000
Pike Consolidated Gold, Limited	Toronto	April 18	1,000,000
Pilgrim Gold Mines, Limited	Toronto	Aug. 31	500,000
Plator Longlac Gold Mines, Limited	Toronto	June 28	3,000,000
Porcupine Ores and Metals, Limited (private)	Toronto	Feb. 9	10,000
Porcupine Watborn Gold Mines, Limited	Toronto	April 28	2,000,000

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN 1934—*Continued*

Name of company	Head office	Date of incorporation	Capital
Quebec Viking Gold Mines, Limited	Toronto	Sept. 20	2,500,000
Queen Lebel Gold Mining Company, Limited	Kitchener	April 26	3,000,000
Rahill Red Lake Mining Company, Limited	Toronto	April 30	3,000,000
Ramore Gold Mining Company, Limited	Toronto	Sept. 27	2,000,000
Raven River Mines, Limited	Toronto	Nov. 23	2,500,000
Raymond Tiblemont Gold Mines, Limited	Toronto	Sept. 15	3,500,000
Richelieu Gold Mines, Limited	Toronto	May 18	3,000,000
Rickard Ramore Gold Mines, Limited	Toronto	Oct. 29	3,000,000
Richland Gold Mines, Limited	Smiths Falls	July 10	4,000,000
Richmond Development Company, Limited (private)	Toronto	Oct. 25	40,000
Roedor Gold Mines, Limited	Toronto	July 23	2,000,000
Roche Long Lac Gold Mines, Limited	Toronto	May 7	2,500,000
Rouyn Reward Gold Mines, Limited	Toronto	April 25	3,000,000
Rupert's Land Gold Syndicate, Limited	Toronto	April 10	10,000
Scadding Gold Mines, Limited (private)	Scadding tp.	July 11	100,000
Schreiber Pyramid Gold Mines, Limited	Toronto	Dec. 8	3,000,000
Seal Harbor Gold Mines, Limited	Toronto	Jan. 3	1,000,000
Shawkey Gold Mining Company, Limited	Toronto	Mar. 6	3,500,000
Sinclair Mines, Limited	Sault Ste. Marie.	May 15	1,000,000
Smith and Co., Canada, Ltd., C. Morrison	Toronto	Mar. 19	40,000
Sol-D'Or Gold Mines, Limited	Grace Lake	Sept. 24	3,000,000
South McKenzie Island Mines, Limited	Toronto	April 17	3,000,000
South Vermillion Gold Mines, Limited	Toronto	April 27	1,500,000
Springbrook Sturgeon Gold Mines, Limited	Toronto	Oct. 10	3,000,000
Stabell Lake Gold Mines, Limited	Toronto	April 27	2,500,000
Standard Minerals of Canada, Limited	Toronto	July 23	2,000,000
Sterling Exploration Company, Limited	Toronto	May 23	40,000
Stillar-Temagami Gold Mines, Limited	Toronto	Sept. 10	2,500,000
Strathy Basin Mines, Limited	Toronto	Aug. 7	3,000,000
Sturgeon River Gold Mines, Limited	Toronto	Aug. 22	3,000,000
Supreme Gold Mines, Limited	Toronto	Feb. 20	2,000,000
Swayze Gold Field, Limited	Toronto	July 11	2,000,000
Tamarac Gold Mining Company, Limited (private)	Trafalgar tp.	Oct. 25	150,000
Thunder Bay Gold Mines, Limited	Toronto	May 21	3,000,000
Tiblemont Central Gold Mines, Limited	Toronto	April 21	3,000,000
Timagami Gold Mines, Limited	Toronto	May 19	2,000,000
Trafalgar Gold Mines, Limited	Toronto	May 10	3,000,000
Trident Gold Mines, Limited	Toronto	April 25	100,000
Tylac Sturgeon Gold Mines, Limited	Toronto	Oct. 15	1,000,000
Valora Gold Exploration Company, Limited	Toronto	April 4	2,000,000
Vanguard Long Lac Mines, Limited	Toronto	July 26	3,000,000
Vimy Gold Mines, Limited	Timmins	Aug. 7	1,000,000
Wanapitei Basin Mines, Limited	Toronto	June 7	3,000,000
Wells Longlac Mines, Limited	Toronto	June 18	3,000 000
West Red Lake Gold Mines, Limited	Toronto	Mar. 26	3,000,000
West-Side Long Lac Mines, Limited	Toronto	Aug. 11	3,000,000
Wildor Gold Mines, Limited	Kirkland Lake	Dec. 19	3,000,000
Williamson Mines, Limited	Timmins	Nov. 5	2,000,000
Wilmac Trusts, Limited[1] (private)	Toronto	Aug. 29	15,000
Wilton Gold Mines, Limited	Toronto	Dec. 12	3,000,000
Windigokan Lake Gold Mines, Limited	Toronto	Sept. 10	40,000
Witch Bay Gold Mines, Limited	Toronto	July 25	50,000
Woodhouse, Limited, H. (private)	Toronto	May 14	40,000
Yellowknife Gold Mines, Limited	Toronto	Mar. 28	3,000,000
York Investments, Limited (private)	Toronto	Sept. 11	40,000
Total (212 companies)			$488,335,000

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[1] "No par" shares issued in addition. See list of companies having shares without nominal or par value.

Mining Revenue and Expenditures

The revenue of the Department of Mines for the fiscal year ending October 31, 1934, was $1,487,886.94, as compared with $942,721.62 in the previous year. Expenditures were $298,520.74. Details of revenue follow:—

REVENUE, DEPARTMENT OF MINES, 1934

ORDINARY:		
Sand and gravel—		
Royalties	$21,690.17	
Licenses	1,600.00	
		$23,290.17
Casual fees	$1,732.33	
Sale of record books, Unwrought Metal Sales Act	84.00	
Gas leases	4,100.00	
Boring permits	100.00	
		6,016.33
Inspection—cable-testing fees		4,269.53
Assessment—		
Acreage tax	$35,446.84	
Profit tax	1,073,824.46	
Gas tax	32,001.80	
		1,141,273.10
Chemical and assay—fees		3,024.80
Mine rentals—		
Mining leases	$7,599.73	
Licenses of occupation	5,908.31	
Miners' licenses	71,034.62	
Fees—		
Recording	148,985.60	
Miscellaneous	5,691.15	
Maps—sales	3,654.45	
Sale of old mill	350.00	
		243,223.86
Natural Gas Commissioner—permits		1,875.67
Sulphur Fumes Arbitrator—damages		7.09
Temiskaming Testing Laboratories—fees		10,178.79
Sale of old equipment		135.85
		$1,433,294.47
CAPITAL:		
Mining recorders—mining land sales		54,592.47
Total revenue		$1,487,886.94

The figures of monies derived from sales and leases, divided according to district, do not agree with corresponding items of the preceding revenue statement, which records collections of monies actually received during the fiscal year. Details are given in the following table:—

MINING LANDS SOLD AND LEASED FOR FISCAL YEAR ENDING OCT. 31, 1934

District	Sales			Leases			Total sales and leases		
	No.	Acres	Amount	No.	Acres	Amount	No.	Acres	Amount
Algoma	36	1,238.70	3,262.76	....	....	....	36	1,238.70	3,262.76
Cochrane	30	1,221.72	12,703.57	....	....	....	30	1,221.72	12,703.57
Kenora	28	914.05	2,332.93	....	....	....	28	914.05	2,332.93
Nipissing	....	....	....	11	365.14	204.23	11	365.14	204.23
Patricia	100	3,251.90	8,199.44	....	....	....	100	3,251.90	8,199.44
Rainy River	6	245.74	614.35	....	....	....	6	245.74	614.35
Sudbury	95	3,542.10	10,990.94	19	704.97	327.65	114	4,247.07	11,318.59
Thunder Bay	11	397.10	1,012.75	2	105.60	164.10	13	502.70	1,176.85
Timiskaming	75	2,849.39	7,270.16	95	4,031.96	942.43	170	6,881.35	8,212.59
Elsewhere	32	2,125.00	1,557.00	....	....	....	32	2,125.00	1,557.00
Total	413	15,785.70	47,943.90	127	5,207.67	1,638.41	540	20,993.37	49,582.31

SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING 1934

Schedule item	Fort Frances	Sudbury	Porcupine	Larder Lake	Sault Ste. Marie	Port Arthur	Kowkash	Timiskaming	Gowganda	Montreal River	Kenora	Red Lake	Total
1. Letters received	1,056	4,680	2,391	5,682	1,470	4,529	1,514	1,519	720	1,396	1,644	3,194	29,795
2. Letters written	1,320	4,029	2,384	6,158	1,034	4,293	1,573	1,191	751	1,515	1,530	2,943	28,721
3. Miner's Licenses issued	126	615	386	921	208	2,218	111	371	....	205	321	437	5,919
4. Miner's Licenses renewed	107	779	384	729	247	481	56	400	71	223	103	282	3,862
5. Mining claims recorded[1]	313	1,549	785	2,611	532	6,842	231	688	207	627	933	1,036	16,354
6. Mining claims cancelled	190	536	505	1,575	167	368	53	308	128	362	371	478	5,011
7. Agreements, transfers, etc., recorded	65	1,270	308	550	308	2,807	148	215	89	422	315	577	7,074
8. Receipts for Miner's Licenses, Permits, Recording Fees, etc.	$1,109.25	$23,317.80	$12,220.25	$29,655.00	$7,356.25	$72,906.00	$2,771.00	$9,739.75	$2,274.00	$9,185.25	$10,974.25	$16,772.75	$201,281.55
9. Receipts as Purchase Money or Rental	$1,958.75	$13,476.72	$3,576.42	$7,916.83	$5,769.13	$3,119.10	....	$893.38	$78.74	$1,804.88	$2,000.01	$14,135.18	$55,029.20
10. Total remitted to Department	$6,068.00	$36,794.52	$15,796.67	$37,571.83	$13,125.38	$76,025.10	$2,771.00	$10,633.13	$2,352.74	$10 990.13	$12,974.26	$31,207.93	$256,310 75
11. Claims of which surveyors' plans were filed	6	106	8	32	36	290	6	15	2	144	30	171	846
12. Disputes entered	9	3	....	31	7	2	....	....	....	....	12	1	65
13. Disputed cases decided by Recorders	....	....	....	....	....	....	....	....	....	....	....	....	....
14. Appeals to Mining Court	....	....	....	27	....	....	....	....	....	....	....	....	27
15. Extensions of time granted	180	966	677	934	164	699	18	129	73	591	304	1,212	5,980
16. Certificates of Record granted	20	90	28	75	51	119	....	18	2	23	25	117	598
17. Certificates of Performance of Work granted	20	98	29	81	53	10	....	10	2	20	25	151	532
18. Claims for which papers were forwarded to the Department for issue of title	21	120	32	71	51	35	....	14	2	25	21	151	556
19. Forest Reserve Permits issued	....	....	....	....	....	....	....	....	....	....	....	....	....
20. Substitute Miner's Licenses issued	5	20	7	16	....	38	....	6	3	5	1	3	104
21. Abstracts issued	385	2,603	859	1,616	401	5,056	318	331	308	1,127	722	1,608	15,334
22. Blue-prints sold	299	1,173	897	2,991	403	1,369	122	519	84	721	257	331	9,199

[1] In addition, the claims recorded at the Department of Mines at Toronto were 534, making a total of 16,888 for the province, as compared with 3,886 in 1930; 5,779 in 1931; 4,915 in 1932; and 8,077 in 1933. The previous peak year was 1927 when 15,561 claims were recorded.

STATEMENT OF MONIES REMITTED BY MINING RECORDERS FOR THE FISCAL YEAR ENDING OCTOBER 31, 1934

Mining division	Name of recorder	Address	Purchase price	Maps	Miscellaneous fees	Miner's licenses	Recording fees	Total
Fort Frances	Alexander, J. A.	Fort Frances	$1,414.35	$113.00	$869.25	$1,066.00	$2,075.00	$5,537.60
Kowkash	O'Rourke, M. F.	Tashota	2,867.64	215.25	230.75	3,516.00	8,925.75	15,755.39
	Bolduc, J. P.	Tashota	....	26.75	75.40	750.00	1,918.25	2,770.40
Montreal River	Coghill, J. M.	Elk Lake	1,464.60	202.25	334.50	2,023.00	7,239.50	11,263.85
Gowganda	Coghill, J. M.	Elk Lake	78.74	21.00	76.75	386.00	1,971.75	2,534.24
Porcupine	Dixon, R.	South Porcupine	588.15	....	....	....	618.94	1,207.09
Larder Lake	Ginn, H. G.	Swastika	6,106.98	718.75	525.00	7,494.00	19,635.60	34,480.33
Red Lake	Holland, H. E.	Goldpines	12,067.47	147.25	698.75	3,581.00	12,738.50	29,232.97
Sudbury	McArthur, T. A.	Sudbury	12,034.04	307.00	998.75	6,575.00	17,286.00	37,200.79
Timiskaming	McAulay, N. J.	Haileybury	891.88	135.75	124.50	3,710.00	5,758.00	10,620.13
Port Arthur	McGregor, C. F.	Port Arthur	1,447.63	540.00	1,272.50	11,505.00	53,647.50	68,412.63
Sault Ste. Marie	Miller, W. N.	Sault Ste. Marie	5,433.23	137.25	239.00	2,129.00	5,010.50	12,948.98
Kenora	Smith, J. D. C.	Kenora	1,795.49	121.75	246.00	1,899.00	7,472.25	11,534.49
Total	....	....	$46,190.20	$2,686.00	$5,691.15	$44,634.00	$144,297.54	$243,498.89

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907 AND 1915–1934

Mining division	1907	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934
Coleman[1]	291	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fort Frances	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	70	75	175	98	137	313
Gowganda	.....	14	51	113	52	145	215	101	55	33	444	220	96	24	40	34	244	377	114	122	207
Kenora	.....	23	45	32	48	31	25	53	168	150	77	229	935	140	520	348	194	109	203	329	933
Kowkash	.....	.....	160	135	2	9	31	3	148	206	438	150	28	250	368	319	12	56	40	84	231
Larder Lake	3,813	915	783	160	423	1,015	712	918	2,344	1,736	1,219	890	1,532	3,141	1,781	891	424	628	790	1,730	2,611
Montreal River	866	2	56	294	293	134	81	143	174	400	471	471	290	126	156	48	661	1,127	156	444	627
Parry Sound[2]	102	.....	10	25	12	39	33	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Porcupine	.....	262	401	236	48	136	192	273	760	1,424	556	620	1,297	3,127	611	650	135	307	387	613	785
Port Arthur	317	641	172	180	66	171	108	120	296	222	300	494	1,278	982	1,269	691	338	609	475	900	6,842
Red Lake	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,827	2,018	1,100	973	305	298	185	343	1,036
Sault Ste. Marie	291	92	44	135	199	90	90	216	541	498	284	451	395	735	702	487	318	276	92	450	532
Sudbury	456	233	464	262	168	673	267	319	701	436	559	546	1,367	3,351	6,424	2,164	807	1,597	1,986	2,362	1,549
Timiskaming	7,860	222	156	269	184	244	329	159	328	971	735	634	438	875	499	346	202	78	63	256	688
At Toronto	.....	92	128	95	39	231	87	145	171	116	139	226	203	795	1,576	1,186	171	142	356	307	534
Total	13,996	2,519	2,470	1,936	1,534	2,918	2,160	2,459	5,686	6,092	5,222	4,751	13,496	15,564	15,046	8,207	3,886	5,779	4,945	8,077	16,888

[1] Joined with Timiskaming since 1911.

[2] Office at Parry Sound was closed in 1921, and records are now kept at the Department of Mines, Toronto.

The following is a comparative statement of mining licenses and renewals issued, mining claims recorded in Ontario, and profit tax and total mining revenue during the past ten years, 1925 to 1934, inclusive:—

PROSPECTING ACTIVITY, PROFIT TAX, AND TOTAL REVENUE, 1925–1934

Year	Calendar year				Fiscal year ending Oct. 31	
	New miner's licenses issued	Miner's licenses renewed	Total licenses and renewals	Mining claims recorded	Profit tax	Total mining revenue
1925	2,391	4,439	6,830	4,751	$287,186.88	$613,411.96
1926	6,631	5,521	12,152	13,486	410,974.17	838,415.81
1927	6,923	7,221	14,144	15,564	340,890.08	839,793.43
1928	6,059	8,688	14,747	15,046	356,033.83	968,243.84
1929	3,271	8,049	11,320	8,207	397,004.41	882,026.05
1930	1,554	5,885	7,439	3,886	502,525.38	1,017,030.67
1931	2,174	4,808	6,982	5,779	480,300.69	799,240.06
1932	2,035	3,670	5,705	4,945	515,153.59	793,759.20
1933	3,365	3,911	7,276	8,077	679,731.07	942,721.62
1934	7,409	4,757	12,166	16,888	1,073,824.46	1,487,886.94

Under *The Mining Tax Act*, a graduated tax is levied on the net profits of mining companies in excess of $10,000 per annum. The basic rate is 3 per cent. on profits up to $1,000,000. On profits over $1,000,000 and up to $5,000,000, the tax is 5 per cent.; and on profits in excess of the latter amount, the rate is 6 per cent. A part of this money is returned to organized municipalities.

The following statement, prepared by the Accounts Branch of the Department, gives details of the profit tax collected under the supervision of G. R. Mickle, Mine Assessor, for the fiscal year ending October 31, 1934:—

DETAILS OF PROFIT TAX

GOLD:		
Anglo-Huronian, Limited	$1,420.35	
Buffalo Ankerite Gold Mines, Limited	3,235.85	
Coniaurum Mines, Limited	455.65	
Dome Mines, Limited	133,289.12	
Hollinger Consolidated Gold Mines, Limited	200,747.92	
Howey Gold Mines, Limited	1,716.94	
Kirkland Lake Gold Mining Company, Limited	721.47	
Lake Shore Mines, Limited	297,466.39	
McIntyre-Porcupine Mines, Limited	93,790.81	
Parkhill Gold Mines, Limited	61.29	
Sylvanite Gold Mines, Limited	7,399.05	
Teck-Hughes Gold Mines, Limited	87,805.11	
Toburn Gold Mines, Limited	4,116.41	
Wright-Hargreaves Mines, Limited	65,766.65	
		$897,993.01
SILVER:		
Cobalt Properties, Limited	$533.26	
Mining Corporation of Canada, Limited	782.53	
O'Brien, M. J., Limited (O'Brien mine, $1,735.29; Miller Lake O'Brien mine, $4,037.35)	5,772.64	
		7,088.43
NICKEL-COPPER:		
Falconbridge Nickel Mines, Limited	$12,265.27	
International Nickel Company of Canada, Limited	156,477.75	
		168,743.02
Total		$1,073,824.46

Temiskaming Testing Laboratories

This plant, located at Cobalt and equipped for sampling and assaying, has been operated by the Ontario Department of Mines since July, 1921, under the management of A. A. Cole, mining engineer, of the T. & N.O. Railway Commission, and George Dickson, superintendent. The following is a comparative financial report for the calendar years 1922 to 1934, inclusive:—

COMPARATIVE FINANCIAL STATEMENT OF THE TEMISKAMING TESTING LABORATORIES, 1922–1934

Year	Cash receipts	Earnings	Expenditures	Operating profit	Operating loss
1922	$18,096.19	$17,749.51	$19,173.19		$1,424.68
1923	18,699.22	20,117.81	19,781.25	$336.56	
1924	26,032.20	25,417.61	23,206.66	2,200.95	
1925	19,922.37	20,041.08	20,043.31		2.23
1926	20,302.51	21,119.98	20,658.19	461.79	
1927	19,387.66	19,400.55	20,012.09		611.54
1928	14,875.58	14,369.66	18,181.68		3,812.02
1929	19,604.70	21,690.60	18,088.41	3,602.19	
1930	25,070.27	24,316.82	24,153.03	163.79	
1931	18,522.88	20,770.06	23,553.61		2,783.55
1932	13,323.28	11,150.42	15,219.64		4,039.22
1933	6,206.68	6,508.49	13,318.18		6,809.69
1934	9,816.20	11,359.81	12,762.68		1,402.87
Gross operating profit and loss				$6,765.28	$20,915.80

The following is a brief summary of operations for the year 1934:—

Assaying: Gold, 1,896 samples; silver, 1,107; copper, 832; silver bullion, 71; cobalt,40; lead, 1; nickel, 487; zinc, 355; silica, 3; arsenic, 5; iron, 3; sulphur, 1; lime, 3; platinum, 82; manganese, 2.

Silver Ore Milled and Sampled: Weight, 233.23 tons; silver content, 354,575 ounces.

Base Bullion Melted: 71 bars, containing 55,929 ounces of silver (gross).

Gold Ore Sampled and Assayed: 1 lot of 2,000 pounds.

Provincial Assay Office

As an aid in the development of the mineral resources of Ontario an Assay Office was established at Belleville in July, 1898, by the Bureau (now Department) of Mines. The office was moved to 5 Queen's Park, Toronto, in November, 1911, and in the spring of 1927 to the East Block, Queen's Park. W. K. McNeill, Provincial Assayer and Chemist, reports as follows for 1934:—

The activity in prospecting in the province during the year was reflected in the Chemical Branch of the Department by the large number of samples received for investigation. A total of 5,901 chemical determinations were made and reported on. These determinations may be classified as follows:—

COMPLETE ASSAY RETURNS, 1934

Assay	Free assays under *The Mining Act*	General custom and Department work	Total
Gold	3,135	1,966	5,101
Silver	244	149	393
Platinum	11	4	15
Copper	74	47	121
Lead	22	5	27
Zinc	14	1	15
Nickel	27	14	41
Cobalt	4	2	6
Iron	6	18	24
Limestone		14	14
Miscellaneous	12	132	144
Total	3,549	2,352	5,901

In addition, complete analyses of 16 rocks were made for the geologists of the Department; and 222 samples for identification were received by mail and reports issued. A large number were brought directly to the Laboratory; of these no record was kept.

Several samples of water were analysed for the Natural Gas Commissioner. The work in this Branch was carried on with the assistance of T. E. Rothwell and W. F. Green, assayers and chemists, and William Ley, laboratory assistant.

The schedules of charges for the Provincial Assay Office and Chemical Laboratory may be obtained on application. Minerals and rocks not requiring chemical analysis are identified free of charge. Tests for radio-activity are free.

Draughting Office, North Bay

As mining claims are recorded in each mining division, sketches and recording notices are forwarded by the recorders to the Draughting Office, North Bay, and the same practice applies when surveys are filed. Tracings are prepared from the data furnished and blue-prints supplied to the recorders and to the general public at a nominal charge. North Bay is a convenient centre, and considerable time for Northern Ontario residents is saved through the mails compared with former practice when blue-prints were prepared at Toronto. The office was established in February, 1920. It is now in charge of A. D. Williams.

LIST OF MINES, QUARRIES, AND WORKS, 1934

METALLICS

Operator	Mine	Manager	Address
CHROMIUM			
Chromium Mining and Smelting Corp., Ltd.	Obonga Lake	A. R. Globe	Collins.
GOLD			
Algold Mines, Ltd	Algold	R. F. Mitchell	Goudreau.
Algoma Summit Gold Mines, Ltd.	McCarthy-Webb	F. A. Brant	Goudreau.
Alschbach Gold Mining Co., Ltd.	Alschbach	Clarence Alschbach	Goldthorpe.
Amalgamated Gold Fields Corporation, Ltd.	Blue Quartz	C. D. Salkeld	Painkiller Lake, via Matheson.
Anglo-Huronian, Ltd.	Vipond	Robert E. Dye	Timmins.
Ardeen Gold Mines, Ltd.	Moss	N. O. Lawton	Tip Top Spur, via Port Arthur.
Ashley Gold Mining Corporation, Ltd. (operated by Mining Corp. of Canada, Ltd.).	Ashley	Eric Hargreaves	Elk Lake.
Bankfield Gold Mines, Ltd.	Bankfield	J. W. McKenzie	Geraldton.
Barry-Hollinger Mines, Ltd.	Barry-Hollinger	Douglas Bryden	Boston Creek.
Bathurst Gold Mines, Ltd.	Bathurst		Narrow Lake.
Bidgood Kirkland Gold Mines, Ltd.	Bidgood	Oscar Knutson	Kirkland Lake.
Bidgood Kirkland Gold Mines, Ltd. (under lease).	Moffatt-Hall	Oscar Knutson	Kirkland Lake.
Bob Tough Gold Mines, Ltd.	Bob Tough	E. B. Ratcliffe	Massey.
Bousquet Gold Mines, Ltd.	Bousquet	Lionel Brooke	Willisville.
Buffalo Ankerite Gold Mines, Ltd.	Buffalo Ankerite	Chas. L. Hershman	South Porcupine.
Canadian Kirkland Mines, Ltd.	Canadian Kirkland	Hugh Jardine	Kirkland Lake.
Canusa Gold Mines, Ltd.	Canusa	E. Y. Dow	South Porcupine.
Casey Summit Gold Mines, Ltd.	Casey Summit		Casummit Lake, via Sioux Lookout.
Centennial Gold Mines, Ltd.	Centennial		Wawa.
Central Canada Mines, Ltd.	Central Canada		232 Grain Exchange, Winnipeg, Man.
Central Patricia Gold Mines, Ltd.	Central Patricia	A. J. Anderson	Hudson.
Central Porcupine Mines, Ltd.	Central Porcupine	Frank G. Stevens	Schumacher.
Churchill Mining and Milling Co., Ltd.	Churchill		45 Richmond St. W., Toronto.
Cole Gold Mines, Ltd.	Cole	J. Y. Cole, Jr.	Red Lake.
Concordia Gold Mining Co., Ltd.	Jones Porter	John Pringle	Timmins.
Coniaurum Mines, Ltd.	Coniaurum	John Redington	Schumacher.

Consolidated Mining and Smelting Co. of Canada, Ltd. (under option).	Afton		1010 St. Catherine St., Montreal, Que.
	McKenzie		
	Mackey Point		
Cooper, W. D., and Barry, P. A. (under lease)	McIntyre Birch Lake	W. D. Cooper	Birch Lake, via Sioux Lookout.
Coulson Consolidated Gold Mines, Ltd.	Coulson	C. D. Salkeld	Painkiller Lake, via Matheson.
Craig Gold Mines, Ltd.	Craig	J. G. A. Stevenson	Madoc.
Darwin Gold Mines, Ltd.	Grace	M. H. Frohberg	Wawa.
Delnite Mines, Ltd.	La Roche	J. F. Akehurst	Timmins.
De Santis Gold Mining Co., Ltd.	De Santis	Peter De Santis	Box 1299, Timmins.
Dome Mines, Ltd.	Dome	H. P. De Pencier	South Porcupine.
Duport Mining Co., Ltd.	Damascus	J. G. Cross	Box 591, Kenora.
Ed. Hargreaves Kirkland Gold Mines, Ltd.	Ed. Hargreaves	J. A. MacVichie	Kirkland Lake.
Excello Mines, Ltd.	Excello		159 Bay St., Toronto.
Federated Mining Corporation, Ltd.	New York Porcupine	Geo. Doane	Box 501, South Porcupine.
Foley O'Brien Corporation, Ltd.	Foley O'Brien	P. C. Benedict	South Porcupine.
Foley Syndicate (under agreement with British Canadian Mines, Ltd.).	Foley	Russell Cone	Mine Centre.
Four Nations Consolidated Gold Mines, Ltd.	Four Nations		372 Bay St., Toronto.
Fox Lake Gold Syndicate	Fox Lake	L. W. Adams	Box 175, Espanola.
Gold Eagle Gold Mines, Ltd.	Gold Eagle	Alex. Gillies	Red Lake.
Gold Lands Syndicate of Algoma	Edwards	H. C. Miller	29 Melinda St., Toronto.
Gold Range Mines, Ltd.	Gold Range	A. V. Hannam	1604 Royal Bank Bldg., Toronto.
Golden Gate Mining Co., Ltd.	Lucky Cross		59 Yonge St., Toronto.
Golden Star Consolidated Mines, Ltd.	Golden Star		306 Sterling Tower, Toronto.
Golden Star Consolidated Mines, Ltd. (under option)	Ferguson		306 Sterling Tower, Toronto.
Golden Summit Mines, Ltd.	Golden Summit	Wm. J. Simpson	Sesekinika.
Goodfish Mining Co., Ltd.	Goodfish	I. E. Mosher	Kirkland Lake.
Greenlaw Gold Mines, Ltd.	Greenlaw		244 Bay St., Toronto.
Halcrow-Swayze Mines, Ltd.	Halcrow-Swayze	Horace F. Strong	Chapleau.
Hard Rock Gold Mines, Ltd.	Hard Rock	J. C. Dumbrille	Geraldton.
Harkness-Hays Gold Mines, Ltd.	Harkness-Hays	J. F. Anderson	Schreiber.
Hillside Gold Mines, Ltd.	Hillside	D. S. Baird	Wawa.
Hollinger Consolidated Gold Mines, Ltd.[1]	Brennan David (Hislop)		Ramore.
	Hollinger	John Knox	Timmins.
Hollinger Consolidated Gold Mines, Ltd. (under option).	Cochenour-Willans		Red Lake.
Horseshoe Mines, Ltd.	Regina		302 Royal Bank Bldg., Toronto.
Howey Gold Mines, Ltd.	Howey	Edward Futterer	Red Lake.
Hudson Patricia Gold Mines, Ltd.	Hudson Patricia	J. M. Thompson	Narrow Lake, via Sioux Lookout.
J-M Consolidated Mines, Ltd.	Jackson-Manion	D. M. Thomson	Jackson Manion.
Kenora Prospectors and Miners, Ltd.	Cedar Island	Geo. H. Ince	Kenora.
	Mikado	Geo. H. Ince	Kenora.

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[1] See also Young-Davidson Mines, Ltd.

OPERATOR	MINE	MANAGER	ADDRESS
GOLD—*Continued*			
Kenty Gold Mines, Ltd.	Kenty		8 Wellington St. E., Toronto
Kirkland Consolidated Mines, Ltd.	Kirkland Consolidated	Ralph Hurd	Sesekinika.
Kirkland Gold Belt Mines, Ltd.	Kirkland Gold Belt	Howard Brassaw	King Kirkland.
Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake Gold	P. J. Harris	Kirkland Lake.
Lake Caswell Mines, Ltd.	Westree (Champion Reef)	F. J. Sullivan	Westree.
Lake Shore Mines, Ltd	Lake Shore	E. W. Todd	Kirkland Lake.
Lakeland Gold, Ltd.	Lakeland	Geo. Schmelzle	Bourkes.
Lakeside-Kirkland Gold Mines, Ltd.	Queen Lebel	Richard Callin	Kirkland Lake
Lebel Oro Mines, Ltd.	Long Lake		703 Northern Ontario Bldg., Toronto.
Lee Gold Mines, Ltd.	Lee		244 Bay St., Toronto.
Little Long Lac Gold Mines, Ltd.	Little Long Lac	A. A. Barton	Geraldton.
Lucky Cross Leasing Syndicate[1] (under lease)	Lucky Cross		Bank of Commerce Bldg., Kirkland Lake
Lucky Kirkland Gold Mines, Ltd.	Lucky Kirkland	S. L. MacDonald	159 Bay St., Toronto.
Macassa Mines, Ltd.	Macassa	G. A. Howes	Kirkland Lake.
McIntyre-Porcupine Mines, Ltd.	McIntyre-Porcupine	R. J. Ennis	Schumacher.
McKenzie Red Lake Gold Mines, Ltd.	Martin-McNeeley	John W. Shaw	Red Lake.
McLaren-Porcupine Gold Mines, Ltd.	McLaren-Porcupine	Stanley Saxton	South Porcupine.
MacLeod-Cockshutt Gold Mines, Ltd.	MacLeod-Cockshutt	C. H. E. Stewart	Geraldton.
McMartin, J. Bruce	Dikdik	K. W. Fritzsche	Jellicoe.
McMillan Gold Mines, Ltd.	McMillan	J. G. McGregor	Footbanks.
Manitoba and Eastern Mines, Ltd.	Manitoba and Eastern		25 King St. W., Toronto.
Marbuan Gold Mines, Ltd.	March	Charles L. Hershman	South Porcupine
Martin Bird Syndicate	Martin Bird	S. J. Bird	284 Inglewood Drive, Toronto.
Matachewan Consolidated Mines, Ltd.	Matachewan Consolidated	Thos. L. Wells	Elk Lake.
Miller Independence Mines (1924), Ltd.	Miller Independence		39 New Bank of Toronto Bldg., London.
Minto Gold Mines, Ltd.	Jubilee	John Knox, Jr.	Wawa.
	Minto	John Knox, Jr.	Wawa.
Munro Croesus Mines, Ltd.	Munro Croesus	J. E. Grant	Haileybury.
Naybob Gold Mines, Ltd.	Hayden	R. J. Naylor	Timmins.
Neville Canadian Gold Mines, Ltd.	Wasapika-Ribble		710 Concourse Bldg., Toronto.
North Shores Gold Mines, Ltd.	North Shores	R. N. Palmer	Schreiber.
Northern Empire Mines Co., Ltd.	Beardmore	R. J. Hendricks	Empire.
O'Connell Gold Mines, Ltd.	O'Connell	J. J. Hollinger	Elk Lake.
Orecana Trusts, Ltd.	Kozak		1689 Board of Trade Bldg., Chicago, Ill.
	Michael-Boyle		1689 Board of Trade Bldg., Chicago, Ill.
Pamour Porcupine Mines, Ltd.	Pamour Porcupine	C. D. Stevenson	South Porcupine.
Parkhill Gold Mines, Ltd.	Parkhill	R. E. Barrett	Wawa.

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[1] See also Golden Gate Mining Co., Ltd.

Paymaster Consolidated Mines, Ltd	Paymaster	Chas. Cook	South Porcupine.
Pickle Crow Gold Mines, Ltd	Pickle Crow	Alex. G. Hattie	Pickle Lake, via Sioux Lookout.
Porcupine Peninsular Gold Mines, Ltd	Porcupine Peninsular	Robert E. Dye	Connaught.
Ramore Gold Mining Co., Ltd	Ramore	W. V. Hocken	Ramore.
Red Crest Gold Mines, Ltd	Rowan Discovery	J. M. Wilson	Golden Arm, Red Lake.
Red Lake Gold Shore Mines, Ltd	Red Lake Gold Shore	M. L. Bouzan	Red Lake.
Richelieu Gold Mines, Ltd	Richelieu	J. G. Harkness	Savant Lake.
Roche Long Lac Gold Mines, Ltd	Roche Long Lac		Hardrock.
St. Anthony Gold Mines, Ltd	St. Anthony	R. P. Teare	Savant Lake.
Sakoose Gold Mines, Ltd	Sakoose	D. H. Traynor	Dyment.
Saundary Syndicate	Headlight	A. E. Saunders	Mine Centre.
Selected Canadian Golds, Ltd. (under option)	Sultana		Bank of Commerce Bldg., Toronto.
Sinclair Mines Syndicate	Sinclair Syndicate	Dr. Alex. Sinclair	Sault Ste. Marie.
Smith, S. B.	Van Sickle	J. C. Canfield	Wawa.
South Vermillion Gold Mines, Ltd	South Vermillion	A. Pacitto	Mine Centre.
Stanley Gold Mines, Ltd	Stanley		231 St. James St. W., Montreal, Que.
Stellar Gold Mines, Ltd	Stellar	W. J. Hoover	Mine Centre.
Straw Lake Beach Gold Mines Syndicate, Ltd.	Straw Lake Beach	Frank Carnegie	Emo.
Swayze-Huycke Gold Mines, Ltd	Swayze-Huycke		372 Bay St., Toronto.
Sylvanite Gold Mines, Ltd	Sylvanite	C. E. Rodgers	Kirkland Lake.
Talisman Gold Mines, Ltd	Gardner Guibord		364 Bay St., Toronto.
Tashota Goldfields, Ltd	Tashota	J. D. Cumming	Tashota.
Teck-Hughes Gold Mines, Ltd	Teck-Hughes	R. J. Henry	Kirkland Lake.
Teddy Bear Valley Mines, Ltd	Teddy Bear Valley	Edward H. Orser	Lightning River.
Toburn Gold Mines, Ltd	Toburn	M. W. Hotchkin	Kirkland Lake.
Tom Johnson–Nipigon Mines, Ltd	Johnson-Nipigon	Sidney Muskin	Empire.
Vermilion Lake Gold Mines, Ltd	Vermilion Lake		Northpines.
Wawa Goldfields, Ltd	Wawa Goldfields	A. C. Melkman	Wawa.
Wells Longlac Mines, Ltd. (under option)	Stagee	A. S. Dawson	Mine Centre.
Wells Longlac Mines, Ltd	Wells Longlac		347 Bay St., Toronto.
Wendigo Gold Mines, Ltd	Wendigo	C. L. Spencer	Kenora.
West Red Lake Gold Mines, Ltd	West Red Lake		609 Continental Life Bldg., Toronto.
Witch Bay Gold Mines, Ltd	Witch Bay		357 Bay St., Toronto.
Wright-Hargreaves Mines, Ltd	Wright-Hargreaves	M. W. Summerhayes	Kirkland Lake.
Young-Davidson Mines, Ltd. (under agreement with Hollinger Consol. Gold Mines).	Young-Davidson	A. F. Brigham	Elk Lake.
Young-Shannon Gold Mines, Ltd	Young-Shannon	C. T. Young	Gogama.

MOLYBDENITE

Phoenix Molybdenite Corporation, Ltd	Phoenix	F. L. Stinson	R.R. 2, Ashdad.

Operator	Mine	Manager	Address
NICKEL AND COPPER			
Cuniptau Mines, Ltd.	Cuniptau	S. S. W. Cole	Goward.
Falconbridge Nickel Mines, Ltd.	Falconbridge	Ernest Craig	Falconbridge.
International Nickel Co. of Canada, Ltd.	Creighton	S. J. Kidder	Creighton.
	Frood	F. J. Eager	Frood.
RADIUM			
Canada Radium Mines, Ltd.	Canada Radium	Frank Austin	Cheddar.
SILVER AND COBALT			
Cain, C. E., and Taylor, W. D.	Beaver	C. E. Cain	Cobalt.
Cobalt Properties, Ltd.	Cobalt Properties	Arthur Brocklebank	Cobalt.
Martin, George (under lease)	Crown Reserve	George Martin	Cobalt.
Nipissing Mining Co., Ltd.	Nipissing	Hugh Park	Cobalt.
O'Brien, M. J., Ltd.	Cross Lake	W. A. O'Flynn	Cobalt.
	Miller Lake O'Brien	H. G. Kennedy	O'Brien.
Peterson Cobalt Mines, Ltd.	Peterson Cobalt		Cobalt.
Price, C. W. (under lease)	Foster	C. W. Price	Cobalt.
Sandoe, Richard, and Moyle, H. (under lease)	Temiskaming	Richard Sandoe	Cobalt.
Smith Cobalt Mines, Ltd.	Smith Cobalt		320 Bay St., Toronto.
Wood, A. (under lease)	Dominion Reduction	A. Wood	Cobalt.

METALLURGICAL WORKS

Operator	Works	Manager	Address
Algoma Steel Corporation, Ltd.	Iron blast furnace	Jas. H. Bell	Sault Ste. Marie.
Canadian Furnace Co., Ltd.	Iron blast furnace	W. J. Higgins	Port Colborne.
Canadian Industries, Ltd.	Acid and chemical plant	E. Jordan	Copper Cliff.

Deloro Smelting and Refining Co., Ltd.	Silver-cobalt refinery	S. B. Wright	Deloro.
Falconbridge Nickel Mines, Ltd.	Nickel-copper smelter	J. R. Gill	Falconbridge.
International Nickel Co. of Canada, Ltd.	Nickel-copper smelter	Peter Macdonald	Copper Cliff.
	Nickel-copper smelter	Peter Macdonald	Coniston.
	Nickel refinery	H. W. Walter	Port Colborne.
Ontario Refining Co., Ltd.	Electrolytic copper refinery	F. Benard	Copper Cliff.
Steel Company of Canada, Ltd.	Iron blast furnace	R. A. Gillies	Hamilton.

NON-METALLICS

Operator	Mine or Works	Manager	Address
ACTINOLITE			
Building Services, Ltd.	Actinolite, Elzevir tp., Hastings co.	A. P. Park	1429 Chomedy St., Montreal, Que.
ARSENIC			
Deloro Smelting and Refining Co., Ltd.	Silver-cobalt refinery	S. B. Wright	Deloro.
BARITE			
Barytes Products, Ltd. (idle in 1934)	Bellew, N. Burgess tp., Lanark co.	H. C. Bellew	Box 282, Montreal, Que.
Canada Night Hawk Mines, Ltd.	Canada Night Hawk		305 Sterling Tower Bldg., Toronto.
Glendinning, H. (idle)	Yarrow tp., Timiskaming dist.		387 Bloor St. E., Toronto.
Weaver (Minerals), Ltd.	Tionaga, Penhorwood tp., Sudbury dist.		34 King St. E., Toronto.
DIATOMITE			
Diatomite Products, Ltd. (idle 1934)	Martin's Siding, Muskoka dist.	C. Lindley Wood	409 Metropolitan Bldg., Toronto.
Dominion Diatomite, Ltd. (now F. P. Macklem).	Lot 3, con. I, Perry tp., Parry Sound dist.	F. P. Macklem	642 King St. W., Toronto.
Spence Lake Diatomite Ltd. (not yet in operation).	Muskoka Falls	A. J. P. Care	68 King St. E., Toronto.

Operator	Mine, Quarry, or Works	Manager	Address
	FELDSPAR		
Anderson & Son, James G.	Britt, lots 3-5, con. I, Henvey tp., Parry Sound dist.	Jas. G. Anderson	Lucknow.
Barr, Walter J.	Renfrew, N. ½ lot 24, con. XVI, Fraser tp., Renfrew co.	W. J. Barr	Westmeath.
Bathurst Feldspar Mines, Ltd. (shipped only)	Bathurst, Bathurst tp., Lanark co.	B. S. Hyde	230 King St. E., Toronto.
Charette & Son, S.	Lot 1, con III, Burwash tp., Sudbury dist.	S. Charette	Estaire P.O.
Craig, T. H.	W. ½ lot 12, con. IX, Bathurst tp., Lanark co.	T. H. Craig	10 Victoria St., Perth.
Frontenac Floor and Wall Tile Co., Ltd.	Grinding plant, Kingston	A. M. Perryman	Box 178, Kingston.
Gunter, Judson A.	Sabine tp., Nipissing dist.	J. A. Gunter	Princes Lake.
MacDonald, P.	Hybla	P. MacDonald	Hybla.
	FLUORSPAR		
Stoklosar, Chas. A.	W. ½ lot 3, con. I, Madoc tp., Hastings co.	Chas. A. Stoklosar	Madoc.
Wallbridge Estate	Lot 4, con. I, Madoc tp., Hastings co.	C. M. Wallbridge	Madoc.
	GRAPHITE		
Black Donald Graphite Co., Ltd.	Black Donald, Brougham tp., Renfrew co.	R. F. Bunting	Calabogie.
	GYPSUM		
Canadian Gypsum Co., Ltd.	Hagersville	W. F. Allen	Hagersville.
Gypsum, Lime and Alabastine, Canada, Ltd.	Caledonia	L. V. Robinson	Caledonia.
	IRON PYRITES AND SULPHURIC ACID		
Canadian Industries, Ltd. (idle in 1934)	Acid plants, Coniston and Copper Cliff	G. G. Vincent	Copper Cliff.
Canadian Pyrites, Ltd. (idle in 1934)	Caldwell mine, Flower station	O. M. Hook, Sec.	1400 Guardian Bldg., Cleveland, Ohio.

MICA

Anderson & Son, J. G.	Wanup and Bancroft	J. G. Anderson	Lucknow
Kent Bros. (buyers)		W. C. Kent	114 Gore St., Kingston.
Lee & Son, W. W.	Bob's Lake mine	A. J. Lee	Bedford Mills
Loughborough Mining Co., Ltd.	Various prospects	General Electric Co.	Schenectady, N.Y.
Martin, A. G. (buyer)		A. G. Martin	236 Besserer St., Ottawa.

MINERAL WATERS

Carlsbad Ltd. (now T. R. Boyd)	Carlsbad Springs	T. R. Boyd	Carlsbad Springs.
Deneault, F.	Bourget Springs	F. Deneault	Bourget.
Gurd and Co., Ltd., Chas.	Caledonia tp., Prescott co.		1016 Bleury St., Montreal, Que.

NEPHELINE SYENITE

Morrison, Wm.	Lot 14, con. IX, Methuen tp., Peterborough co.	Wm. Morrison	64 Tyrrel Ave., Toronto.

PEAT

Countryman, Gordon	Lot 22, con. IX, Winchester tp., Dundas co.	G. Countryman	Chesterville.
Fleming, John	E. ½ lot 20, W. ½ lot 21, Winchester tp., Dundas co.	J. Fleming	Morewood.
Hummel, Wm. L.	Lot 18, con. VII, Winchester tp., Dundas co.	W. L. Hummel	Chesterville.
Leasa, Wm.	Lot 11, con. X, Ellice tp., Perth co.	W. Leasa	Milverton.
Roe, Stephen	Lot 35, con. XIV, Elma tp., Perth co.	S. Roe	Milverton, R.R. 2.
Stewart Bros.			Morewood.

QUARTZ, QUARTZITE, AND SILICA BRICK

Algoma Steel Corporation, Ltd	Silica brick (quartz from Deroche tp. quarry).		Sault Ste. Marie.
Dominion Mines & Quarries, Ltd.	Killarney, north shore of Lake Huron, East Neebish island (idle).		340 University Ave., Toronto.
Falconbridge Nickel Mines, Ltd.	Quarry on property	Ernest Craig	Falconbridge.
MacDonald, P.	Hybla	P. MacDonald	Hybla.
Wright & Co.	Quarry, Deroche tp., Algoma dist.	Geo. S. Cowie	960 Queen St., Sault Ste. Marie.

Operator	Quarry, Pit, or Works	Manager	Address
SALT			
Brunner Mond, Canada, Ltd.	Amherstburg (brine for chemical use)	C. K. MacFetridge	Amherstburg.
Canadian Industries, Ltd.	Sandwich (brine for chemical use and salt)		P. O. Box 1260, Montreal, Que.
Dominion Salt Co., Ltd., The	Sarnia	W. H. Spence, Sec.-Tr.	1610 Bank of Commerce Bldg., Toronto.
Goderich Salt Co., Ltd.	Goderich	A. C. Dunlop, Asst. Sec.	Goderich,
Kincardine Salt, Ltd. (idle in 1934)	Kincardine (operated by Canadian Industries, Ltd.).		P. O. Box 1260, Montreal, Que.
Walker Salt Corporation, Limited[1]	Port Franks	G. C. Walker, Pres.	London.
Warwick Pure Salt Co., Ltd.	Highway No. 7, Warwick tp., Lambton co.	B. Witkon	R.R. 5, Watford.
Western Canada Flour Mills Co., Ltd.	Goderich		287 MacPherson Ave., Toronto.
Western Salt Co. (idle in 1934)	Courtright (controlled by Dominion Salt Co., Ltd.).		P. O. Box 1260, Montreal, Que.

[1] Developing.

Operator	Quarry, Pit, or Works	Manager	Address
TALC			
Canada Talc Co., Ltd.	Connolly—mill at mine	Roy Taylor	Madoc
Geo. H. Gillespie Co., Ltd.	Henderson mine—mill at Madoc	Geo. H. Gillespie	Madoc.

STRUCTURAL MATERIALS

Operator	Plant or Quarry	Manager	Address
CEMENT			
Canada Cement Co., Ltd.	Belleville, plant No. 5 (idle in 1934) Lakefield, plant No. 7[2] Port Colborne, plant No. 8		Box 290, Station B, Montreal, Que.
St. Marys Cement Co., Ltd.	St. Marys		357 Bay St., Toronto.

[2] Grinding clinker only.

Operator	Plant or Quarry	Manager	Address
LIME			
American Cyanamid Co.	Quarry at Beachville, kilns at Niagara Falls.	G. E. Cox	Niagara Falls, Ont.
Bell, Harry	N. ½ lot 23, con. XII, Sullivan tp., Grey co.	Harry Bell	R.R. 4, Chesley.

Biederman, Albert G.	Wilberforce tp., Renfrew co.	Albert G. Biederman	Golden Lake, R.R. 1.
Brown's Lime Works	Owen Sound	Wm. Brown	491 9th Ave. E., Owen Sound.
Brunner Mond, Canada, Ltd.	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderdon tp., Essex co.	C. K. MacFetridge	Amherstburg.
Cameron, W. M.	Ramsay tp., Lanark co.	W. M. Cameron	Carleton Place.
Canada Lime Co., Ltd.	Coboconk	Chas. R. Christie	114 Cluny Drive, Toronto.
Canada and Dominion Sugar Co., Ltd.	Wallaceburg	R. A. Lauper	Wallaceburg.
	Chatham	C. Moulthrop	Chatham.
Canadian Gypsum Co., Ltd.	Guelph	B. S. Bains	1221 Bay St., Toronto.
Chalmers Lime Works	Owen Sound	Miss M. Chalmers	689 7th Street W., Owen Sound.
Dominion Rock Products, Ltd.	Eganville	J. H. Robinson	941 Dominion Square Bldg., Montreal, Que.
Gallagher Lime & Stone Co., Ltd., The	Hamilton[1] [2]	Raymond Gallagher	Upper James St., Hamilton.
Gypsum, Lime and Alabastine, Canada, Ltd.	Beachville[2]	T. F. Robinson	Beachville.
	Elora[2] (idle in 1934)	J. H. Robinson	Elora.
	Hespeler[2]	M. M. Miller	Hespeler.
	Milton[2]	Robt. F. Adams	Milton.
	Limehouse (idle in 1934)	Wm. Gowdy	Limehouse.
Innerkip Lime and Stone Co., Ltd.	Beachville	C. E. Downing	Beachville.
Jamieson Lime Co.	Renfrew	J. A. Jamieson	Renfrew.
Morris, Stanley	Delta	S. Morris	Delta.
Rockwood Lime Co.	Lot 5, con. XI, Eramosa tp., Wellington co.	Geo. H. Dennis	Rockwood.
Shane Lime Co.	Eganville	Geo. R. Shane	Eganville.
Weppler, Henry	Lot 7, con. II, Glenelg tp., Grey co.	H. Weppler	R.R. 2, Priceville.

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[1] No production in 1934.
[2] Hydrated lime plants.

STONE (LIMESTONE AND MARBLE)

American Cyanamid Co.	Beachville	G. E. Cox	Niagara Falls, Ont.
Bolender Bros.	Haliburton	Chas. Bolender	Haliburton.
Bonter Marble & Calcium Co., Ltd, The	Marmora tp., Hastings co.	J. W. Bonter	Box 61, Marmora.
Bourgie, J. B.	Gregnon, con. VIII, Russell tp., Russell co.	J. B. Bourgie	Box 50, Embrun.
Brunner Mond, Canada, Ltd.	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderdon tp., Essex co.	C. K. MacFetridge	Amherstburg.
Canada Cement Co., Ltd.	Thurlow tp., Hastings co.	J. H. Legate	Belleville.
Canada Crushed Stone Corp., Ltd.	Dundas, Town of	J. Stephens	35 Cline Cres., Hamilton.
Hagersville Contracting Co., Ltd.	Walpole tp., Haldimand co.	Gordon Gilbertson	Hagersville.
Puslinch Quarry, Ltd.	Puslinch tp., Wellington co.	H. Hill	Dundas.
Queenston Quarries, Ltd.	Niagara tp., Lincoln co.	A. Michie	Box 148, Niagara Falls.
Coldwater Crushed Stone, Ltd.	Lots 19, 20, con. XIII, Medonte tp., Simcoe co.	Thos. Langton	Coldwater.
Decewsville Crushed Stone, Ltd.	Decewsville		52 Elgin St., Hamilton.

STONE (LIMESTONE AND MARBLE)—*Continued*

OPERATOR	QUARRY	MANAGER	ADDRESS
Dibblee Construction Co., Ltd.	Stevens Quarry, 2 miles south of Hawkesbury.	T. Moffatt	246 Albert St., Ottawa.
Dufferin Paving and Crushed Stone Co., Ltd.		H. H. Salmon	Fleet and Bathurst Streets, Toronto.
Hagersville Quarries, Ltd.	Walpole tp., Haldimand co.	W. L. McRae	Hagersville.
Kirkfield Crushed Stone, Ltd.	Eldon tp., Victoria co.	John Welch	Kirkfield.
St. Mary's Crushed Stone, Ltd. (idle)	St. Marys.		St. Marys.
Foster, R. R.	Merivale Road, Nepean tp., Carleton co.	R. R. Foster	86 Spadina Ave., Ottawa.
Gow, James		J. Gow	Fergus.
Grenon, Jas.	Casselman	F. Grattan	Casselman.
Gypsum, Lime and Alabastine, Canada, Ltd.	Lot 18, con. III, N. Oxford tp., Oxford co.	T. F. Robinson	87 Wellington St. N., Woodstock.
	Lot 3, cons. VI, VII, Nassagaweya tp., Halton co.	L. C. Lymburner	Milton.
Hagersville Contracting Co., Ltd.	*See* Canada Crushed Stone Corporation.		
Hagersville Quarries, Ltd.	*See* Dufferin Paving and Crushed Stone Co.		
Haldimand Quarries & Construction, Ltd.	Hagersville	C. F. Anderson	Hagersville.
Halliday, Fred	Lot 23, Gloucester tp., Carleton co.	F. Halliday	Cummings Bridge.
Henniger, M. G.	Kitley tp., Leeds co.	M. G. Henniger	Smiths Falls.
Highways, Department of	Various quarries	R. M. Smith	Parliament Bldgs., Toronto.
Innerkip Quarries, Ltd.	*See* Dufferin Paving and Crushed Stone Co.		
Irvine Co., Ltd., The Edgar	Near Centreville	E. M. C. Goodwin	Alexandria.
Kingston Penitentiary	Portsmouth	Samuel Donaldson	Box 22, Kingston.
Kirby Co., Ltd., The T. Sidney	Gloucester tp., Carleton co.		215 Sussex St., Ottawa.
Kirkfield Crushed Stone, Ltd.	*See* Dufferin Paving and Crushed Stone Co.		
Lake St. John Quarry Co., Ltd.	Rama tp., Ontario co.	R. M. Craig	Longford Mills.
Law Construction Co., Ltd.	Owen Sound and Collingwood	B. J. Williams	19 Delevan Ave., Forest Hill.
Limestone Products, Ltd.	Con. V, Orillia tp., Simcoe co.	Geo. F. Morse	R.R. 4, Orillia.
Middleton, J. N.	Ancaster village	J. N. Middleton	Ancaster.
Noranda Mines, Ltd.	Farr quarry, Haileybury		804 Royal BankBldg., Toronto.
Ontario Reformatory	Guelph tp., Wellington co.	J. Hunter	Guelph.
Ornamental Stone Products	Portland tp., Frontenac co.	S. H. Orser	Verona.
Owen Sound, City of	City quarry, 8th Street West	Robt. Crannie	323 8th St. W., Owen Sound.
Pembroke, Corporation of	Markus quarry	J. P. Howe	Pembroke.
Pirson, John	Hydro dump, Stamford tp., Welland co.	John Pirson	Stevensville.
Puslinch Quarry, Ltd.	*See* Canada Crushed Stone Corp.		
Queenston Quarries, Ltd.	*See* Canada Crushed Stone Corp.		
Rayner Construction, Ltd.	Madoc	W. J. Smyth	29 Commercial St., Leaside.
Routly, H. T.	Rawdon tp., Hastings co.	H. T. Routly	21 Dundas Square, Toronto.

Silverstone Black Marble Quarries	Lots 8, 9, con. XII, Finch tp., Stormont co.	Carl Burd	St. Albert.
Walker Bros., Ltd.	Stamford tp., Welland co.	J. G. Walker	145 Geneva St., St. Catharines.
Welland Ship Canal	Rock excavation	C. W. West	St. Catharines.
Wilford & Co., Ltd., R. F.	Victoria co.	C. Lindsay	Lindsay.
Windmill Point Crushed Stone Co., Ltd.	Ridgeway	R. E. Law	Ridgeway.

STONE (Granite)

Appleby, Thos. A.	Leeds co.	T. A. Appleby	Garden St., Gananoque.
Billie, Chas. V.	Bathurst tp , Lanark co.	F. R. Billie	Smiths Falls.
Building Products, Ltd.	Near Verona, Portland tp., Frontenac co.	A. De Wolf	Verona.
Horne, Wm.	Butler	Wm. Horne	Butler, via Ignace.
Mill Lake Stone Quarry	Mill Lake quarry, lots 24, 25, con. III, McDougall tp., Parry Sound dist.	J. B. Hall	Box 115, Parry Sound.

STONE (Sandstone)

Campbell Sandstone Quarries, Ltd.	Carleton co.	M. N. Cummings	Westboro.
Corner, Austin A.	Peel co.	A. A. Corner	Terra Cotta.
Eves, C.	Peel co.	C. Eves	Terra Cotta.
Logan, Harry	Georgetown	H. Logan	Box 400, Georgetown.
McAlpine Bros.	Nassagaweya tp., Halton co.	K. McAlpine	Milton.
Norrie and McHarg	Halton co.		R.R. 4, Acton.
Norton, A. W.	Halton co.	A. W. Norton	Limehouse.
Presswood & Gibbs	Halton co.	A. Presswood	Glen Williams.
Sykes, Thos.	Halton co.	Thos. Sykes	Georgetown.
Terra Cotta Quarries	Halton co.	J. L. Craine	Terra Cotta.

STONE (Trap)

Fort William, City of	Rifle range, City quarry	City Engineer	City Hall, Fort William.
Ontario Rock Co., Ltd.	Belmont and Methuen tps., Peterborough co.	H. L. Scott	R.R. 3, Havelock.

STONE (Slate)

Ontario Slate Mines, Ltd.	W. ½ lot 5, con. VI, S. ½ lot 5, con. V, Madoc tp., Hastings co.	L. Ampleford	47 Yonge St., Toronto.

CLAY PRODUCTS

See The Ceramic Industry of Ontario, by R. J. Montgomery, Vol. XXXIX, Part 4, 1929.

Operator	Pit, Works, or Location	Manager	Address
SAND-LIME BRICK			
Harbour Brick Co., Ltd	Fleet St. at Bathurst	K. M. Goodings	Fleet St., Toronto.
Hinde Bros.	134 Northland Ave., Toronto	Jas. H. Hinde	Mount Dennis.
Toronto Brick Co., Ltd.	Scarborough		897 Bay St., Toronto.
York Sandstone Brick Co., Ltd.	447 Victoria Park Ave., Toronto	W. A. Smyth	447 Victoria Park Ave., Toronto.
SAND AND GRAVEL (Licensed Dredging Operations)			
Canadian Dredging Company	Lake Superior		Midland.
Cowley, Mrs. K.	Thames river		Chatham.
Hadley's Chatham, Ltd.	Thames river		47 Wellington St., Chatham.
McLean & Sons, A. B.	Lake Superior		Brock St., Sault Ste. Marie.
Montreal Trust Co., Ltd. (Trustee for Sin-Mac Lines, Ltd.).	Lake Superior		635 Common St., Montreal, Que.
National Sand & Material Co., Ltd.	Lake Erie		402 Harbour Bldg., Toronto.
Pyke Salvage Co.	St. Lawrence river		506 Princess St., Kingston.
Tees Transit Co.	Niagara bar		16 New St., Hamilton.
Wallaceburg Sand & Gravel Co., Ltd.	St. Clair river		Wallaceburg.
SAND AND GRAVEL[1] (Pit Operations)			
Barnes Co., Ltd., Wm. R.	Spring Vale, Waterdown, Brantford		243 Cumberland Ave., Hamilton.
Consolidated Sand & Gravel, Ltd	Paris		402 Harbour Bldg., Toronto.
Durham Stone & Sand Co., Ltd.	Durham.		
Fuller Gravel, Ltd.	Fuller.		
Waterford Sand & Gravel Co., Ltd	Waterford.		
Foster, R. R.	Nepean and Gloucester tps., Carleton co.		86 Spadina Ave., Ottawa.
Hinde Bros.	Northlands Ave., York tp., York co.		134 Northlands Ave., Toronto.
Jupp Construction Co., Ltd., A. E.	Whitby tp., Ontario co.		170 Berkeley St., Toronto.
Newall, H.	Lot 35, con. VIII, Malahide tp., Elgin co.	H. Newall	R.R. 4, Aylmer.
Smythe Ltd., C.	Lambton Rd., Etobicoke tp., York co.		60 Carlton St., Toronto.
Woollatt Fuel & Supply Co., Ltd.	Essex co.		109 Ottawa St., Walkerville.

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[1] Only operators producing 5,000 tons or over are listed.

MINES OF ONTARIO IN 1934

By

Chief Inspector of Mines, D. G. Sinclair, Toronto; Inspectors, E. C. Keeley, Kirkland Lake; D. F. Cooper, Sudbury; E. B. Weir, Timmins; A. R. Webster, Toronto

CHROMIUM

Chromium Mining and Smelting Corporation, Limited

The Chromium Mining and Smelting Corporation, Limited, was incorporated in May, 1934, succeeding the Chromium Alloy Company, Limited. It has a capitalization of 3,000,000 shares of no par value.

The officers and directors are: A. R. Globe, president; R. S. Hart, vice-president; R. O. Denman, secretary-treasurer; Scott Misener and F. J. Maw, directors. The head office is 700 Bank of Commerce Building, Hamilton.

The company's property consists of 44 claims, about 1,800 acres, situated 26 miles south of Collins on the main line of the Canadian National Railways, in the Obonga Lake area, Thunder Bay district.

Development to date on the property includes one 2-compartment shaft, 350 feet deep, and about 600 feet of lateral work on the 100-foot level; a second shaft, 25 feet deep; about 3,000 feet of surface trenching; and 33 diamond-drill holes, with a total footage of 6,150 feet.

Two carloads of ore have been shipped to Niagara Falls for test and demonstration purposes, and 1,400 tons of high-grade ore are now stock-piled at the mine for shipment, awaiting completion of a road from Collins to the mine. A gang of men were cutting the road early in January and were expected to finish that part of the work about the end of the month. A caterpillar tractor, run by a Diesel oil engine, capable of hauling 35 tons per load is used for transporting the ore from the mine to the railway.

The mine plant equipment consists of the usual early-stage boiler, compressor, hoist, etc. Buildings include 6 camps, with accommodation for 40 men, laboratory, boiler-house, and compressor-house.

An average of 38 men was employed at the property during the last seven months of the year. Operations were suspended at the property early in January, 1935, until the road from Collins is completed. No work was done underground in 1934. A. R. Globe is mine manager. The mine address is Collins.

GOLD

Algold Mines, Limited

Algold Mines, Limited, was incorporated in February, 1934, with an authorized capital of 2,500,000 shares of no par value. A first mortgage bond issue of $270,000, issued by New Goudreau Mines, Limited, stands against the property. The officers and directors were: W. R. Knox, president; J. G. Merrick, secretary-treasurer; M. C. Van der Voort, J. J. Gray, and J. A. McAndrew, directors. The head office is at 45 Richmond Street West, Toronto.

The property acquired included that of the New Goudreau Mines, Limited, located in township 28, range 26, district of Algoma. It is about 6 miles west of Goudreau station on the Algoma Central railway. The post-office address is Goudreau.

Previous operators sank a 425-foot and a 200-foot shaft, both of which are 2-compartment, 70-degree shafts. They established levels at 100, 200, and 400 feet, and sublevels at 130 and 160 feet. A 50-ton amalgamation mill was constructed in 1925.

Work was started in July, 1934. The underground workings were dewatered and a small amount of development work accomplished by the end of the year.

The plant used included an 1,100-cubic-foot Ingersoll-Rand electric compressor, and an 8½- by 10-inch air hoist. Electric power is obtained from the High Falls plant of the Great Lakes Power Company.

An average of 7 men was employed under the direction of R. F. Mitchell.

Algoma Summit Gold Mines, Limited

Algoma Summit Gold Mines, Limited, was incorporated in May, 1934, with an authorized capitalization of 5,000,000 shares of $1 par value. The officers and directors were: F. A. Brant, president; J. J. Gray, vice-president; E. O. Slingsby, secretary; J. J. Marth, treasurer; R. A. Hutchison and S. D. Terry, directors. The head office is at 514 McKinnon Building, Toronto. The mine office is at Goudreau.

On incorporation the company acquired the assets of McCarthy-Webb-Goudreau Mines, Limited, which included a group of 7 claims located in township 27, range 29, district of Algoma, about 5 miles east of Goudreau. Considerable surface work had been done on this property, and a small test mill had been constructed late in 1933, with which several test runs were made early in 1934.

This company started surface work in June. The mill was enlarged to 25-ton capacity and was operated intermittently on surface ore. The total tonnage milled during the entire year amounted to 421 tons.

Shaft-sinking was started late in December with a portable gasoline compressor, and by the end of the year the shaft was down 18 feet.

The mill equipment included a Bramor mill, small classifier, corduroy blanket tables, and amalgamation plates. It was operated by a 25 h.p. Diesel engine. Buildings included two bunk-houses, office, two dwelling-houses, cookhouse, mill, garage, blacksmith shop, and powder-house.

An average of 12 men was employed under the direction of F. A. Brant.

Alschbach Gold Mining Company, Limited

The Alschbach Gold Mining Company, Limited, owns 6 claims in Grenfell township, district of Timiskaming. The officers are: Clarence Alschbach, president; F. W. Hendry, vice-president; F. L. Hutchinson, secretary-treasurer; Wesley McKnight, Donald McLellan, Frederick Lawrence, and W. A. Taylor, directors. The head office is at New Liskeard. The company is capitalized at 2,500,000 shares of $1 par value, of which 1,621,539 have been issued.

The property was operated in 1935 for three months; work was discontinued in November. The total amount of work done to the end of 1935 was: the sinking of a 2-compartment shaft to 250 feet, with levels at 125 and 250 feet; 875 feet of drifting and crosscutting on the 125-foot level; and 40 feet of crosscutting on the 250-foot level. An average of 15 men was employed under the direction of Clarence Alschbach while the property was in operation. The mine address is Goldthorpe.

Amalgamated Gold Fields Corporation, Limited

Amalgamated Gold Fields Corporation, Limited, is capitalized at 5,000,000 shares of no par value. The company took over the assets of the Blue Quartz

Gold Mines, Limited, for 2,000,000 shares pooled for an indefinite period. The company owns 600 acres in Beatty township, district of Cochrane; and 24 men were employed from May, 1933, to August 31, 1934, when the property was closed down.

The plant consisted of an Atlas Diesel engine, an Ingersoll-Rand belt-driven compressor of 700-foot capacity, and a 10- by 12-inch single-drum steam hoist. A 50-ton cyanide mill, driven by a Diesel engine, was constructed.

The development work done previous to 1933 was as follows: shaft, 500 feet; winze, 250 feet; raise, 400 feet; crosscuts and drifting, 6,000 feet. The development work done in 1934 was: stoping, 100 tons; tons milled, 1,768.

The officers and directors are: H. C. Crow, president; Dr. J. A. Tuck, vice-president; A. D. Van Horne, secretary-treasurer; H. W. Laird, A. G. Parker, and Lewis Payne, directors. C. D. Salkeld was mine manager. The mine office is at Painkiller Lake, via Matheson.

Anglo-Huronian, Limited

Anglo-Huronian, Limited, was incorporated in October, 1933. Its authorized capitalization is 2,000,000 shares of no par value. The total number of shares issued is 1,252,605, of which 927,063 shares were issued at the time of the formation of the company for properties and assets received from predecessors. These companies were the Huronian Mining and Finance Company, Limited; Keeley Silver Mines, Limited; and Vipond Consolidated Mines, Limited. Shareholders of each of these companies received one share of the new company for each five shares of the old companies.

The officers and directors of the company were: R. Home Smith, Toronto, president; Andre Dorfman, Toronto, vice-president and managing director; J. Ingram, Toronto, secretary-treasurer; J. H. Black, Toronto, F. H. Hamilton, Eric Turk, Sir A. Hamilton Grant, London, England, directors. The head office is 80 King Street West, Toronto.

The holdings of Anglo-Huronian now include all the assets of its predecessors and their subsidiaries, as follows: the Vipond property of 320 acres adjoining the Hollinger mine at Timmins; a three-quarter interest in 6 Ridgeley claims in the same area adjoining Coniaurum mine; Keeley mine and Keeley Extension in South Lorrain; and other claims of lesser importance. They hold 889,612 shares of the 1,150,000 issued shares of Inspiration Gold Mines, which has 3 claims adjoining the Vipond property; nearly half of the issued shares of the Minto Gold Mines, Limited, in the Michipicoten area; and interests in Gilgreer Mines, Limited, Prospectors Airways Company, Limited, and McWatters Gold Mines. The latest acquisitions are large interests in Porcupine Peninsular Gold Mines, Limited, and options on a large block of shares of Bousquet Gold Mines, Limited, in the Sudbury area, 65 miles west of Sudbury. J. Ingram, secretary-treasurer of Anglo-Huronian, has recently been made treasurer and director of Bousquet Gold Mines.

In 1934 the old Vipond mine was the only wholly owned property under production. This property has been developed to a vertical depth of 1,450 feet. It has a mill capable of handling 300 to 325 tons per day. During the fiscal year ending July 31, 1934, the mill treated 101,347 tons and produced bullion to the value of $647,015.87, an average of $6.38 per ton. During the same period the development work done at the mine was as follows: crosscutting, 1,630 feet; drifting, 2,847 feet; raising, 1,739 feet; diamond-drilling, 17,525 feet.

Robert E. Dye was mine manager at the Vipond property, employing an average of 179 men. The mine address is Timmins.

During the fiscal year ending July 31, 1934, the Anglo-Huronian's first year of operations, a surplus of $1,249,698, or $0.997 per share was earned.

The revenue and expenditures for the same period were as follows:—

STATEMENT OF REVENUE AND EXPENDITURE
for the year ended July 31, 1934

REVENUE:			
Metal recoveries, including premium		$647,015.87	
Dividends received		81,639.50	
Net profit on foreign exchange		38,381.81	
Interest earned, less interest paid		64,560.39	
Sundry earnings		3,128.08	
			$834,725.65
EXPENDITURE:			
Mine operating expense, including development		$521,091.87	
Insurance		4,898.50	
Municipal taxes		2,115.29	
General, administration, and organization expense, less portion charged to mine operations		90,463.33	
Examinations written off	$1,700.36		
Reserve for depreciation	10,560.32		
		12,260.68	
			630,829.67
Profit carried to surplus account			$203,895.98
SURPLUS ACCOUNT:			
Profit for the year ended July 31, 1934		$203,895.98	
Profit realized on investments		1,239,315.42	
			1,443,211.40
Deduct: reserved for taxes, etc.			193,513.39
Surplus, July 31, 1934, carried to balance sheet			$1,249,698.01

Ardeen Gold Mines, Limited

Ardeen Gold Mines, Limited, was incorporated in December, 1933, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: H. G. White, president; A. R. Miller, Jr., vice-president; W. A. Williams, secretary-treasurer; C. G. Greenshields, J. J. McInerney, and J. H. Kitchen, directors. The head office is at 132 St. James Street, Montreal, Que.

On incorporation this company took over the property and assets of Moss Gold Mines, Limited, which had gone into receivership in September, 1933. The property is located in Moss township, district of Thunder Bay, and is 18½ miles by road from the Fort Frances branch of the Canadian National railway. The post-office address is Tip Top Spur, via Port Arthur.

Underground operations were carried on continuously throughout 1934, but were suspended on January 5, 1935, owing to lack of finances.

The lateral work accomplished from January 1, 1934, to January 5, 1935, and the total done to the latter date, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	January 1, 1934, to January 5, 1935	Total	January 1, 1934, to January 5, 1935	Total
	feet	feet	feet	feet
125-foot		1,499		222
250-foot	549	2,369	64	393
375-foot	1,014	3,341	100	710
500-foot	119	1,506	33	192
625-foot		1,906	10	289
750-foot		1,561		240
875-foot	1,156	1,156	190	190
1,000-foot	468	468	299	299
Total	3,306	13,806	696	2,535

During the year the 3-compartment vertical shaft was sunk an additional 268 feet to a total depth of 1,038 feet, and levels were established at 875 and 1,000 feet. When operations were suspended stoping had just been started on the 875-foot level. A total of 37,298 tons of ore and 10,763 tons of waste were hoisted from January 1, 1934, to January 5, 1935.

The 200-ton cyanide mill was operated until January 9, 1935, and treated a total of 39,072 tons of ore from January 1, 1934.

An average of 165 men was employed, of whom 89 were underground. N. O. Lawton was general manager, J. D. Tolman was mine superintendent, and J. E. Sullivan was mill superintendent.

Ashley Gold Mining Corporation, Limited

The Ashley Gold Mining Corporation, Limited, has a capitalization of $3,000,000, in shares of $1 par value. The officers and directors are: J. P. Watson, president; G. C. Ames, secretary-treasurer; E. H. Rose, H. A. Millman, C. E. Trafford, and J. G. Watson, directors. M. F. Fairlie is managing engineer. The head office is at 350 Bay Street, Toronto. The mine address is Elk Lake.

The mine in Bannockburn township, district of Timiskaming, was operated continuously throughout the year.

The following is taken from the report of the managing engineer for the year ending December 30, 1934:—

The tonnage treated at this property was increased over that of the previous year, with the double object of maintaining gold production and reducing the per-ton cost, in the face of lowered grade of ore.

Development

The fault conditions which govern vein occurrence were described in the last annual report, but it might be repeated that the original Ashley vein, striking north and south, is the normal-faulted section of a vein situated to the west, and this section extends only from the 5th level to the surface; a second faulted section of the same vein extends from the 5th level to above the 2nd level; and a 3rd faulted section extends from an unknown depth to above the 5th level. To reach the 3rd section, long crosscuts to the west from present workings are necessary, and this work was deferred during the year until the Ashley vein and its second section had undergone further development to the north and south. Any new ore so found would be much more cheaply developed and extracted.

A drift on the Ashley vein on the 250-foot level was advanced north of the porphyry dike for a distance of 700 feet, showing a strong quartz vein, but with the exception of one rich ore shoot, 50 feet in length, the values were generally below profitable grade. Recently raises have been put up at intervals, and values disclosed above the level show considerable improvement over those shown in drifting, but as yet this section cannot be included in ore reserves.

Long drifts were run north on the second vein section on the 375-foot level, also south on both the 375- and 500-foot levels, but were generally unproductive of ore. Late in the year a crosscut was started west to intersect the 3rd vein section on the 625-foot level, but the vein has not yet been reached. The Ashley vein has to date been proven to a total length of 2,000 feet, by underground work. Drifting and crosscutting completed during the year totalled 4,500 feet.

Ore Reserves

Development work failed to maintain the ore reserve position of approximately 50,000 tons at the beginning of the year. After extraction of 43,532 tons, the ore reserves at December 31 were 31,000 tons of slightly over 0.3-ounce grade.

Production

The tonnage treated during the year was 43,532 tons with average grade of 0.315 ounces, as compared with 37,975 tons with average grade of 0.456 ounces in the previous year. Gold bullion shipments for the year realized $456,831.86 in Canadian funds, compared with $497,969.00 in 1933. Total bullion shipments from inception of operations to December 31, 1934, have netted $1,024,942.27.

The average cost per ton, including mining, development, milling, and administration, was $8.68 per ton of ore milled, and in late months was further reduced below $8.00 per ton. Conditions at this property do not lend themselves to low costs and include exceedingly hard rock with high mining and grinding costs, excessive water with high pumping costs, as well as narrow vein and fault conditions, which increase development charges.

An average of 148 men was employed. Eric Hargreaves is resident manager.

Bankfield Gold Mines, Limited

Bankfield Gold Mines, Limited, was incorporated in April, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: C. D. H. MacAlpine, president; T. H. Stinson, vice-president; F. J. Bailes, secretary-treasurer; Jos. Errington, D. M. Morin, and J. H. C. Waite, directors. The head office is at 1006 Concourse Building, Toronto.

The property acquired by this company consists of a group of claims, totalling about 730 acres, in the Magnet Lake section of the Little Long Lac area, Thunder Bay district. It is reached by a 3-mile road from a siding on the Port Arthur–Long Lac branch of the Canadian National Railways, 1½ miles west of Bankfield station. The post office address is Geraldton.

Work was started on June 1, 1934. Following diamond-drilling and trenching a 3-compartment vertical shaft was commenced in August on claim T.B. 10,213. Shaft-sinking was still in progress at the end of the year, at which time the shaft had reached a depth of 158 feet, and a station had been cut at 150 feet. A total of 7,398 feet of diamond-drilling had been accomplished.

The plant installed included two 90 h.p. boilers, an 8- by 11-inch Ingersoll-Rand double-drum steam hoist, and a 750-cubic-foot Ingersoll-Rand steam compressor. Buildings erected included a power-house, blacksmith shop, dry-house, assay office, 2-storey bunk-house, 2-storey cook-house, stable, powder-house, office, and manager's residence.

An average of 68 men was employed, of whom 11 were underground, during the period of work. J. W. McKenzie was in charge of operations.

Barry-Hollinger Mines, Limited

Barry-Hollinger Mines, Limited, is capitalized at 4,000,000 shares of $1 par value. The officers and directors are: Dr. E. Herbert Greene, president; J. P. Patterson, vice-president; D. McKinnon, secretary-treasurer; H. K. Wood, director. The head office is at 57 Bloor Street West, Toronto.

The mine, in the township of Pacaud, district of Timiskaming, was operated throughout the year with an average force of 68 men.

The value of the production for the year was as follows:—

Value of production at $20.67 per ounce	$91,139.68
Plus premium on exchange	60,936.58
Total	$152,076.26

Underground development work during the year was as follows:—

	Feet
Drifting	822
Crosscutting	399
Diamond-drilling	2,343
Raising	1,171
	Cu. ft.
Diamond-drill stations	539
Shaft station	5,376

Douglas Bryden is mine manager. The mine address is Boston Creek.

Bathurst Gold Mines, Limited

Bathurst Gold Mines, Limited, was incorporated in 1934 with an authorized capitalization of 4,000,000 shares of no par value. This company succeeded Bathurst Mines, Limited. The officers and directors are: T. W. Bathurst, president; E. P. Gleeson, vice-president; Dr. F. P. Quinn, secretary-treasurer; Leon Murr and P. Smith, directors. The head office of the company is at 51 Sparks Street, Ottawa. The mine office address is Narrow Lake.

The property of Bathurst Gold Mines is located in Skinner township, district of Kenora, Patricia portion. Gold was discovered on this property during the active prospecting season of 1926. Surface exploration was carried on, and in 1929 a plant was installed and a 10-ton Tremaine stamp mill was put in operation. The value of bullion sold amounted to $3,107, being production from a rich pocket on the surface and a small amount of ore from underground. Operations were suspended the same year. The property had then been explored to 300 feet, with levels established at 200 and 300 feet. Only about 300 feet of lateral work was done on the lower level. Nearly 4,000 feet of drifting and crosscutting was done on the first level.

Late in 1934, Bathurst Gold Mines started to deepen the shaft to 600 feet and intend to open up two more levels.

Bidgood Kirkland Gold Mines, Limited

Bidgood Kirkland Gold Mines, Limited, has an authorized capitalization of $2,000,000, in shares of $1 par value. The officers are: A. L. Herbert, president; S. H. Whitfield, vice-president; N. W. Byrne, secretary-treasurer; Harry Korson, Harry Koza, E. G. Budd, and Joseph Nichols, directors. Both the head office and mine office are at Kirkland Lake.

The company owns 753 acres in the township of Lebel, in the East Kirkland Lake area, district of Timiskaming.

A 100-ton mill was built and put into operation in July at the rate of 50 tons a day.

The following development work was done during the year in the Bidgood mine: raising, 10 feet; drifting, 870 feet; crosscutting, 697 feet; diamond-drilling, 2,382 feet. There were 2,560 tons of ore hoisted and 2,433 tons milled, which yielded a total value of $6,804.93.

Oscar Knutson was mine manager, employing an average of 45 men during the year.

In August, 1934, the company took a lease on 10 acres of the Moffatt-Hall property, which is also in Lebel township. Further details regarding this operation will be found on page 128 of this report.

Bob Tough Gold Mines, Limited

Bob Tough Gold Mines, Limited, was incorporated in September, 1933, with an authorized capitalization of 3,000,000 shares of no par value. The officers and directors were: R. R. Tough, president; H. J. Tiedt, vice-president, E. B. Ratcliffe, secretary-treasurer; F. H. Gage, R. E. Thompson, J. H. Stevens; and H. J. Simons, directors. The executive office is at 207 Turner Building, Hamilton.

The property is located in McKinnon township, district of Sudbury. There is a 16-mile winter road from Massey station on the Canadian Pacific railway. The post-office address is Massey.

Surface work was started in April, 1934. During April, May, and June, 2,500 feet of diamond-drilling was done. In September, the company started work on a 3-compartment, vertical shaft, using a gasoline compressor. By the end of the year the shaft had been sunk to a depth of 30 feet, a headframe was being erected, and a steam plant was being installed.

An average of 16 men was employed under the direction of E. B. Ratcliffe.

Bousquet Gold Mines, Limited

Bousquet Gold Mines, Limited, was incorporated in 1920, with an authorized capital of 2,000,000 shares of $1 par value. The officers and directors were: Lionel Brooke, president; C. H. Hitchcock, vice-president; W. B. McPherson, secretary-treasurer; L. P. Wood and H. P. Snelgrove, directors. The head office was at 171 Yonge Street, Toronto. The mine address is Willisville.

The property consists of 20 mining claims located in two groups in township 11, district of Sudbury. It is 7 miles by winter road from West River on the Algoma Eastern railway.

Operations were carried on throughout 1934. The sinking of the 2-compartment, vertical shaft was continued to the 150-foot level, where considerable lateral work was accomplished. Towards the end of the year the shaft was deepened to the 300-foot level, and development work started at that horizon.

The plant used included an 80 h.p. boiler, a 500-cubic-foot steam compressor, and an 8- by 10-inch steam hoist. Buildings included a power-house, blacksmith shop, stable, bunk-house, and cook-house.

An average of 25 men was employed under the direction of Lionel Brooke.

Buffalo Ankerite Gold Mines, Limited

Buffalo Ankerite Gold Mines, Limited, incorporated in 1932, has an authorized capitalization of $1,000,000, in shares of $1 par value, of which 577,307 shares have been issued.

The officers and directors are: Geo. R. Feine, president; G. R. Loesch, vice-president; H. Kobler, treasurer; R. P. Kinkel, assistant-treasurer; E. G. Kinkel, secretary and managing director; H. J. Tiedt, J. Betz, A. J. Baldeck, directors. The head office is at 902 Lumsden Building, Toronto. The mine address is South Porcupine.

The property, which consists of 3 claims, adjoining the property of the Paymaster Consolidated Mines, Limited, is situated in Deloro township, district of Cochrane. It has been developed by shafts and winzes to a depth of 1,000 feet. Prior to the formation of the present company the property had produced $862,115 worth of bullion. From 1932 to the end of 1934 the present company has produced $1,107,006 worth of bullion (old gold value). The mill has a rated capacity of 500 tons, which will allow a step-up in tonnage of about 100 tons above the highest monthly average milled to date.

The following is taken from the report of the managing director for the fiscal year ending December 31, 1934:—

> Although diligent effort was made by the management to increase the milling capacity to 500 tons per day during the year 1934, it was found that the development work had not progressed sufficiently to enable the withdrawal of this amount of tonnage. The actual average tonnage treated during the year per day was 345.6, and the tons treated per 24 hours running time was 363.8. The daily average during the year 1933 was 321 tons; the average daily during the month of December was 401 tons.
>
> In December, 1934, over $2,000 in precipitates were stolen from the mill, which theft was covered by insurance and which loss has been paid.
>
> During the year 1934, Revere P. Kinkel acted as assistant to the managing director and was recently appointed assistant treasurer of the company. Mr. Kinkel spends practically his entire time at the property.
>
> The winze was placed in operation in the early part of 1934 from the 600-foot level to the 1,000-foot level, but considerable difficulty has been encountered with unusual pressure of soft rock on the winze-frame from the 875-foot level to the 1,000-foot level, and the management intends to abandon this part of the winze as a safety element. However, crosscutting and drifting had already taken place on the 1,000-foot level enabling the company to utilize this level at a later date.
>
> A substantial body of ore encountered in the No. 7 vein, north area of the property, made it advisable to construct a haulage drift directly from this ore body to the vicinity of the winze

station, and two Mancha locomotives and additional 2-ton mining cars were purchased and are now in operation. Although the ore in this area has not been definitely proven our mine manager has estimated that there is possible and probable ore from the surface to the 800-foot level in the No. 7 zone amounting to 369,000 tons with an assay value of $8.80, giving a total value of $3,247,200.00 (valued at $20.67 per ounce).

Because of the difficulty encountered in the sinking of the winze and the opening up of the ore bodies in the north zone of the property no further effort was made during the year 1934 to sink the main shaft, as the management desires a further study of the vein system before proceeding.

The management has decided to defer a part of its development costs to the year 1935, as it is anticipated that the recoveries will materially increase during the year 1935, the recoveries during the month of December, 1934, having been the largest for any month during the year.

The plant and equipment are in excellent condition, as considerable money was expended for this purpose during the year.

The following is taken from the mine manager's report for the year ending December 31, 1934:—

Production

Some 126,450 dry tons of ore were treated, yielding $712,898.29. The average value of all ore treated was 0.182 ounces per ton, with a recovery of $5.64 per ton (market price of gold).

Mining

	Tons
Ore broken in stopes	105,038
Ore broken in development	16,520
Ore hoisted and transferred	133,499
Waste hoisted	13,745

The major tonnages for the year were obtained from stopes on the Nos. 1, 2, and 5 veins on the 200-, 250-, 350-, 475-, and 600-foot levels. Stopes were started late in the year on the Nos. 5 and 7 structures on the 600-, 725-, and 875- foot levels. Minor tonnages were hoisted from these workings. Vein widths vary from 3 to 60 feet. The Nos. 784 and 884 stopes show maximum widths of from 50 to 60 feet. The No. 690 stope averages 3 feet.

Development

	Feet
Drifting	4,564
Crosscuts	1,104
Raises	573
Winzes	51
Total	6,292
	Cu ft.
Stations	7,368
Sumps	3,024
Total	10,392

Winze-sinking was finished early in January, 1934. The 1,050-foot level station and pump sump were completed and ore passes raised through to the 725-foot level. The objectives for the period were the development of the Nos. 5 and 7 vein structures on the 600-, 725-, 875-, and 1,050-foot levels. Lateral workings on the 725-, 875-, and 1,050-foot winze levels partially developed the No. 5 structure. Lengths of ore on this vein on these horizons total 429 feet. On the upper levels, i.e. 250, 365, 475, and 600 feet, the Nos. 2 and 7 structures development shows ore lengths of 534 feet. On the 600-foot level the No. 7 ore zone is 170 feet wide and includes four structures (Nos. 689, 690, 691, and 693). The deepest working at the end of 1934 was the No. 1 winze at a vertical depth of 1,085 feet.

New ore areas, as developed on all horizons, are indicated to be of a better grade than the tonnage milled during 1934.

Diamond-Drilling

	Feet
CONTRACT DRILLING:	
Surface	1,012
Underground	5,095
Total	6,107
COMPANY DRILLING:	
Underground	9,743
TOTAL DRILLING	15,850

Surface drilling prospected the No. 6 vein north and east of the main shaft. Results were negative. Underground drilling proved the downward and lateral extensions of the Nos. 2 and 5 veins. Results were favourable.

Milling

The mill treated 126,450 dry tons during the period at a cost of $0.871 per ton.

Percentage of total possible running time	95.11
Tons treated per day	345.6
Tons treated per 24 hours running time	363.8
Average mill head (at $20.67)	$3.68
Average mill tailings	$0.30
Indicated extraction per cent.	.92

Tonnage milled for 1934 was obtained from the Nos. 1, 2, and 5 vein workings on the 200-, 250-, 350-, 475-, and 600-foot levels.

Plant Additions

The following installations were made in the mill: a Hardinge 6- by 14-foot counter-current classifier, operating in closed circuit with the Hardinge ball mill; pumps and air lifts, so that thickeners could be operated in either series or parallel circuits; a 10- by 16-foot string filter placed in mill circuit, having a capacity of 500 tons per day.

In the mine, the additions included 2 motor trammers; mine cars for main haulageway; drill machines; centrifugal pump having a capacity of 250 gallons per minute at 700-foot head, installed on the 600-foot level; pump installed on the 1,050-foot winze level.

A 2,620-cubic-foot Ingersoll-Rand compressor was installed, and three k.v.a. transformers were purchased and installed.

General

The main haulageway on the 600-foot level from the main shaft to the Nos. 690 and 691 stope areas was completed. The 600- and 400-foot level pockets were slashed to increase storage.

Development is at present behind production. It is planned to remedy this condition during 1935.

MINE OPERATING STATEMENT

for year ended December 31, 1934

EARNINGS:		
Gold bullion recovery (including premium)		$707,118.72
COST OF PRODUCTION:		
Mining	$261,165.67	
Milling	85,896.20	
Power and sundry	61,122.93	
General supervision	6,491.26	
Workmen's compensation	8,446.84	
Plant heating	7,164.01	
Miscellaneous	5,242.19	
Stable operation	2,796.10	
Insurance, fire, etc.	4,872.57	
Repairs to buildings	7,460.37	
Repairs to machinery and equipment	9,089.59	
Surface improvements and fire protection	2,479.44	
Hospital fees	1,883.50	
Box-holes	682.10	
Loading pocket	1,599.54	
Sump	1,986.63	
Air and water	289.47	
		468,668.41
GROSS PROFIT FROM MINING OPERATIONS		$238,450.31

Martin Knutson was mine manager until November, when he was succeeded by Chas. L. Hershman. An average of 277 men was employed.

Canadian Kirkland Mines, Limited

Canadian Kirkland Mines, Limited, owns 6 claims in Teck township, district of Timiskaming. The company is capitalized at $4,500,000, in shares of $1 par value. The officers and directors are: George Tough, president; F. J. Carew, vice-president; W. B. McPherson, secretary-treasurer; B. L. McLean and W. J. Beckett, directors. The head office is at 171 Yonge Street, Toronto. The mine office is at Kirkland Lake.

The following is a summary of the work done to January, 1935, when the property closed down. The No. 1 shaft had been sunk to a depth of 816 feet, and drifting and crosscutting done as follows: 80-foot level, 100 feet; 250-foot level, 120 feet; 400-foot level, 440 feet; 800-foot level, 1,442 feet. In addition, 20 feet of raising had been done.

No. 2 shaft had been sunk to a depth of 150 feet, and stations cut at 65 and 125 feet. On the 65-foot level, 25 feet of crosscutting had been accomplished; and on the 125-foot level, 375 feet of drifting and crosscutting.

Hugh Jardine is mine manager. An average of 20 men was employed during the year.

Canusa Gold Mines, Limited

Canusa Gold Mines, Limited, was incorporated in 1932. It is capitalized at 1,500,000 shares of $1 par value. The officers and directors for 1934 were: D. D. Wessels, president; Geo. Neukom, vice-president; Robt. Schram, treasurer; Thos. R. Deacon, secretary; H. Kendrick, P. Du Bois, R. E. Olds, and C. C. Drake, directors. The business office is at 3400 Union Guardian Building, Detroit, Mich. The mine address is South Porcupine. E. Y. Dow is in charge of operations. The property, which consists of 440 acres in Tisdale and Whitney townships, district of Cochrane, was bought from Canusa Mining and Exploration Company, Limited, in 1932.

The mine, formerly known as the Scottish-Ontario, has a 2-compartment shaft to the 100-foot level and a 3-compartment shaft from the 100-foot level to the 320-foot level. About 2,300 feet of lateral work was done on these levels by former owners.

No work had been done on the property for some time prior to the reopening of the mine in May, 1934, by the present company. In 1934, the mine was pumped out, the buildings and machinery were reconditioned, a 24-ton Myers mill was installed, and an assaying laboratory and machine shop were built.

Up to the end of the year the tonnage treated by the mill was small, the whole procedure being more or less an experiment.

About 14 men were being employed at the end of the year.

Casey Summit Gold Mines, Limited

Casey Summit Gold Mines, Limited, is capitalized at 5,000,000 shares, of no par value, 2,962,848 of which have been issued. The controlling interest is held by Maple Leaf Mines, Limited. The following were officers in 1934: R. G. Williamson, president; C. S. Kennedy, secretary-treasurer; Fraser D. Reid, managing director; R. S. Banbury, W. R. M. Williamson, Fraser Raney, and J. A. Wilson, directors. In November, 1934, C. S. Kennedy was succeeded as secretary-treasurer by Fraser Raney. The head office is at 465 Bay Street, Toronto.

The property consists of 800 acres at Casummit lake, about 100 miles north of Sioux Lookout, in the district of Kenora, Patricia portion. The plant is on claim K. R. L. 9,681. The first work on the property was done in 1931, when a shaft was sunk 85 feet and 140 feet of lateral work was done at the 75-foot level. The property was idle from the fall of 1931 until the late summer of 1933. The shaft was then deepened to 325 feet, and stations were cut at the 200- and 300-foot horizons.

The following lateral work is reported to have been done during 1934:—

Level	Drifting	Crosscutting
	feet	feet
75-foot	145	85
200-foot	670	80
300-foot	720	250
Total	1,535	415

A raise was run from the 300-foot to the 200-foot level.

A 50-ton mill was installed and put into operation in September, 1934. During the 82 days it operated, 4,094 tons, averaging 0.514 ounces of gold, were treated. Of this tonnage 3,310 tons were drawn from stopes and the balance from development or the ore dump on surface. Operating costs amounted to $8.00 per ton for mining and $1.78 per ton for milling, of which $3.42 was chargeable to power expense.

Operations were suspended in November, 1934, pending reorganization to meet liabilities incurred.

Clifford Gibson was manager in charge of operations. The mine address is Casummit Lake, via Sioux Lookout.

Centennial Gold Mines, Limited

Centennial Gold Mines, Limited, was incorporated in November, 1933 with an authorized capitalization of 2,000,000 shares of $1 par value. The officers and directors were: Fred Deagle, president; Lorne Burk, vice-president; A. A. Wishart, secretary; R. P. Scott, treasurer; Lloyd Deagle, J. C. Allan, and S. E. Fleming, directors. The head office is at Blind River.

The property consists of a group of 7 mining claims, formerly known as the Kitchigami property, located in township 29, range 22, in the Michipicoten area, district of Algoma. It is 12 miles by road from Wawa station on the Algoma Central railway. The post-office address is Wawa.

Work was started on the property in May, 1934. Previous operators sank five shafts, the deepest of which was 110 feet. These old shafts were dewatered and sampled, and the construction of a plant was started. Electric power was obtained from the High Falls plant of the Great Lakes Power Company, which is less than a mile away. In September a 7- by 11-foot, 30-degree shaft was started. Operations were suspended early in December, at which time the shaft had reached a depth of 130 feet.

The plant included a 218-cubic-foot Ingersoll-Rand electric compressor and an electric hoist. Buildings erected included a power-house, blacksmith shop, warehouse, and powder-house.

An average of 13 men was employed during the period of operation. W. H. Lewis was in charge of operations.

Central Canada Mines, Limited

Central Canada Mines, Limited, was incorporated in 1930 with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors are: C. G. Smith, president; C. S. Parsons, vice-president; F. F. Montague, secretary-treasurer; Harold Smith and Norval Leslie, directors. The executive office is at 232 Grain Exchange, Winnipeg, Man.

The property held by this company includes a group of claims in the Sapawe Lake area, Rainy River district, 125 miles west of Fort William on the Fort Frances branch of the Canadian National Railways, on which a 2-compartment vertical shaft had been put down to a depth of 92 feet in 1930.

Operations were resumed in the spring of 1934. Following a considerable amount of diamond-drilling a small steam plant and a 25-ton amalgamation mill were installed. The old shaft was cleaned out and timbered, and a small amount of lateral work done on the 92-foot level. The mill was used for test runs only.

The plant used included a 80 h.p. boiler, a steam hoist, and a 150-cubic-foot steam compressor. The mill equipment included a 50 h.p. boiler a Dodge crusher, and a double Tremaine stamp.

Work was suspended in January, 1935, pending further financing.

Central Patricia Gold Mines, Limited

Central Patricia Gold Mines, Limited, was incorporated in 1931, succeeding Central Patricia Mines, Limited, formed in 1927. It has an authorized capitalization of 2,500,000 shares of $1 par value.

The officers and directors are: F. M. Connell, president; W. H. Connell, vice-president; Alan Cockeram, secretary-treasurer; J. H. Rattray, L. Cohen, and G. B. Webster, directors.

The mine is situated in the Crow River area, district of Kenora, Patricia portion. The mine camp is about 110 miles north of Savant Lake Station on the Canadian National railway. It lies about 6 miles west of the property of the Pickle Crow Gold Mines, Limited. The holdings include 85 claims, which lie in several large groups in the surrounding district.

Most of the underground work was done in 1930. When the property was closed down in the fall of that year, the shaft had been sunk to a depth of 527 feet and lateral development on four levels at 125-foot intervals to the extent of 994 feet of crosscutting and 1,713 feet of drifting had been accomplished. This work disclosed in three ore zones approximately 45,000 tons of ore, having a gross value of about $600,000, averaging about $13.25 per ton (based on gold at $20.67).

Operations were again started in 1932, but the loss of much mill equipment through the ice delayed matters, and it was not until the winter of 1933-34 that the mill was finally finished. Production began in the spring of 1934 from a 50-ton cyanide unit powered by steam. Late in the summer the company decided to put in a second 50-ton unit. The equipment for this was taken into the property over the winter roads and will be put into operation when the Hydro-Electric Power Commission line from the Albany river to the property is completed. It is believed that electrical power will be available for the mine about the middle of March, 1935.

At the end of the year the 50-ton unit was producing about 1,000 ounces of gold per month.

The following is taken from the president's report to the shareholders for the year ending December 31, 1934:—

Production

Milling operations were commenced on May 27, 1934, with a 50- to 60-ton cyanide mill. During the period under review, 11,536 tons of ore were treated, the recovery therefrom amounting to $219,562.56. In the profit and loss statement you will notice an item of $38,159.43 (undistributed to mining and milling). This represents the cost of steam power during the period. This item will be greatly reduced when the hydro-electric power is available. You will also notice that after making allowances for depreciation and taxes there remains a net profit of $42,127.38.

Hydro-Electric Power Contract

On March 7, 1934, a contract was entered into with the Hydro-Electric Power Commission of Ontario. Your company paid $40,000 cash under the contract, and a bond for $10,000 is to be deposited with the commission when power is delivered at the mine. The cost of power for the first 5-year period is to be $65 per horse-power, and after that period $35.

Transportation

In order to materially improve the transportation facilities, arrangements were made between your company, Pickle Crow Gold Mines, Limited, and the Northern Development Branch of the Province of Ontario, whereby the Northern Development Branch undertook to construct a summer transportation route from Hudson to the east end of Lake St. Joseph, your company having paid $16,667 toward the cost of this development. This will enable transportation of supplies to be made in the summer months at a greatly reduced cost.

Addition to Mill

In August, 1934, it was decided that mine developments justified an increase in the milling capacity. The necessary equipment was purchased to double the capacity of the mill. This equipment has since been delivered to the property.

Financing

On March 1, in order to make the payments to the Hydro-Electric Power Commission and the Northern Development Branch, 100,000 shares of treasury stock was sold to Anglo-Huronian, Limited, to net the treasury $50,000. On August 29, after the decision to double the capacity of the mill, a further 68,940 shares, being the balance of the treasury stock, was disposed of to the same company to net the treasury $1.10 a share. The above sums, together with the moneys received from mine production, are sufficient to pay all capital commitments incurred until the increased production is effective.

Programme of Exploration and Development Work for 1935

During the coming year, it is proposed to sink the main shaft from the 500-foot to the 750-foot level, and also to carry on lateral exploration work on the upper levels.

Springer

It is proposed to sink a shaft 125 feet and to carry on underground exploration work on this level. Work will be commenced the early part of May. The necessary mining equipment has already been delivered to the property, and the necessary buildings have been erected in preparation for this work.

The following is taken from the mine manager's report for the year ending December 31, 1934:—

Mining

All development work was done in sections where ore had previously been indicated, and no new areas were explored. The development work proved the known ore occurrences to be of greater width and lengths than had previously been estimated. The continuity of the ore bodies between the levels was established by raising.

The following is a summary of the development work:—

	Footage	Tons ore	Tons waste	Per cent. in ore
Drifting and crosscutting	314	1,035	126	79.5
Raising	350	583	58	90
Slashing	262	944	267	78.5
Total	926	2,562	451	....

Diamond-drilling, 2,035 feet.

The table below shows the ore estimate:—

	Tons	Grade
		ounces
"A" ore body	5,358	0.56
"B" ore body	19,825	.66
"C" ore body	30,358	.76
Broken ore in stopes	8,129	.63
	63,670	0.67
Probable ore in "B" and "C" ore bodies on the 500-foot level and 50 feet below level	14,000	0.64
Total	77,670	0.66

Milling

On May 27 the mill was put into operation. The extraction at the commencement of operations was very low, but a gradual improvement in the milling methods resulted in an improvement of recovery to 97 per cent. in September and for the following months.

The mill operation for the seven months is summarized as follows:—

Tons treated		11,536
Daily tonnage (average)		54
Heads (average)	ounces	0.634
Tails (average)	ounces	.048
Bullion shipped	ounces	6,369

In August it was decided to increase the mill to 100 tons daily capacity. The equipment for this increase, together with the necessary electrical equipment and material to electrify the entire plant, was ordered. The addition to the mill building was erected in readiness to receive the equipment.

Construction

The construction consisted of a refinery, a new bunk-house to accommodate seventy men, and the addition to the mill building providing for the 50-ton increase. The mine saw-mill manufactured the 110,000 feet board measure of lumber and timber used in the above construction.

Springer

A small crew of men started clearing and burning the area in the vicinity of the Springer vein, and camp buildings were erected in preparation for shaft-sinking, which will be commenced early in May, 1935.

Summary

The known ore has been opened up to greater widths and lengths than was previously reported. The treatment of the ore has been solved to a point where high recovery can be depended upon. The reagent and other milling costs have been gradually reduced, and with the increased tonnage further reductions are anticipated.

A. J. Anderson was mine manager, employing an average of 61 men. The mine address is Hudson.

It has been stated that the company plans to install, in the spring of 1935, a mine plant and sink a shaft on the Springer group of claims, belonging to Central Patricia Gold Mines, which lies 5 miles distant from the main property. This group has already been diamond-drilled. Finances for this work will be secured from the profits of the Central Patricia mill, which will then be operating on a 100-ton basis.

Central Porcupine Mines, Limited

The holdings of Central Porcupine Mines, Limited, comprise 9 claims held outright and 4 claims (Gold Centre Mines, Limited), in which the company holds the controlling interest, in the Porcupine area, district of Cochrane. The claims owned outright were formerly known as Parmac Porcupine Mines (2 claims), the Dignam group (3 claims), and the Digby Vet group (4 claims).

The holdings, which form a solid block, lie east of the McIntyre and Hollinger, south of the Coniaurum, and north and west of the Dome Mines, and are contiguous at some point to all four of the mines mentioned.

The company is capitalized at 5,000,000 shares of $1 par value, of which 2,600,007 are issued or to be issued. The officers and directors are: E. Ward Wright, president; C. D. H. MacAlpine, vice-president; Geo. G. Blackstock, secretary; W. J. Aikens, E. M. Buchanan, H. C. McCloskey, and Jos. Montgomery, directors. The general manager is Frank G. Stevens, and the consulting geologist is D. G. H. Wright. The mine address is Schumacher.

An average of 8 men was employed from May to the end of the year on company construction work. New buildings erected include a combined office and residence, boiler-house, powder magazine, fuse-house, carbide-house, blacksmith shop, oil-house, dry-house, and garage.

At the inception of operations the Central Porcupine Company made an agreement with Coniaurum Mines, Limited, whereby they might operate for a period of three years through the Goldale shaft of the latter company. Central Porcupine Mines repaired the original Goldale shaft and the compressor and hoist buildings, and a new compressor and hoist, operated by steam, was installed. This hoist is small and is only used for handling supplies. A new 150 h.p. Canadian Ingersoll-Rand single-drum electric hoist with Westinghouse motor, a new Babcock-Wilcox-Goldie-McCulloch vertical compressor, with a capacity of 1,030 cubic feet per minute, and a 200 h.p. Canadian Westinghouse motor have been set up to replace the smaller hoist and compressor and will be used when the hydro line is completed to the property.

In the meantime, Coniaurum Mines, on a contract basis, are crosscutting from the Goldale shaft area of their property into the property of the Central Porcupine Mines. This work is being done on the 1,000-foot level. At the end of December, 1934, some 1,303 feet of crosscutting had been accomplished. At the same rate, another three months' work will advance the crosscut close to the boundary between the two properties. By that time or earlier the power line should be completed, and Central Porcupine Mines will then be able to proceed with their own men on their exploration scheme.

Churchill Mining and Milling Company, Limited

The Churchill Mining and Milling Company, Limited, was incorporated in 1918, and has an authorized capitalization of 4,000,000 shares of $1 par value. The officers and directors were: W. R. Knox, president; J. G. Merrick, secretary-treasurer; D. Lieberman and F. H. Geddes, directors. The head office is at 45 Richmond Street West, Toronto.

This company holds a group of four claims in Churchill township, in the West Shiningtree area, district of Sudbury, on which a 7- by 9-foot vertical shaft was put down to a depth of 40 feet some years ago.

Operations were started on this property in May and suspended in October, 1934. A headframe was erected over the old shaft, a plant installed, and the shaft sunk to a depth of 109 feet. The plant used consisted of a 15 h.p. boiler and a 6- by 8-inch Jenckes hoist. Steam was used for drilling.

A 10-ton mill was installed on the property, and included a Straub stamp, concentrating table, regrind mill, and amalgamation equipment. It was operated by a gasoline engine and was only used for test runs.

An average of 9 men was employed under the direction of H. L. McClelland, who was later succeeded by R. F. Mitchell. The mine address is Shiningtree.

Cole Gold Mines, Limited

Cole Gold Mines, Limited, is the outgrowth of a private mining enterprise that was started on two claims in 1932. The property was then known by the owner's name, J. Y. Cole. A company capitalized at 3,000,000 shares of $1 par value was formed in 1933 to operate on this property.

The company now holds 24 claims, all in one group, situated in the Pipestone Bay section of Red Lake, district of Kenora, Patricia portion. The company has been operating since February, 1933, when a 2-compartment shaft was started. The shaft has been completed to a depth of 200 feet, and on the 200-foot level 1,500 feet of lateral work has been accomplished in crosscutting and drifting, on several veins. The following extract has been taken from a preliminary report on the Red Lake area by M. E. Hurst:—

> During the past year, underground exploration at the Cole property on Pipestone bay has been concentrated on the 200-foot level. Crosscuts run north and south in the vicinity of the shaft have intersected a broad area of sheared quartz porphyry in which occur strips of greenstone, diabase dikes, and zones containing auriferous quartz stringers. Drifting east and west of the shaft on the mineralized sections is now being carried on. Most of the drifting has been done on a zone, 1 to 4 feet wide, containing one or more narrow veins of bluish-grey quartz, which dip about 70° N. The quartz is well mineralized with pyrite, chalcopyrite, and pyrrhotite and, in places, contains visible gold.

The officers of the company are: J. Y. Cole, Jr., president and treasurer; Wm. Exton, Jr., vice-president; Cicily Cole, secretary. The head office of the company is at Red Lake. J. Y. Cole, Jr., is mine manager. The post-office address is Red Lake.

Concordia Gold Mining Company, Limited

Concordia Gold Mining Company, Limited, was incorporated in May, 1934, with a Quebec charter and took over the property of the Jones Porter Mines, Limited, in the southern part of Deloro township, district of Cochrane. At the time of organization the officers and directors were: Robert Starke, president; A. A. Ladoucer, vice-president; J. A. McInnis, G. C. Murdoch, and A. C. Kennedy, directors. The company is capitalized at 3,000,000 shares of $1 par value.

The Jones Porter property consisted of 14 claims. No underground work has been done on this property since 1928, when a 3-compartment shaft was sunk about 149 feet and a station cut at the 125-foot level. Parts of the old Croesus mining plant from Munro township were moved to the property in 1929 but were never used. No work was done from that time until the midsummer of 1934, when John Pringle was sent to the property by Concordia Gold Mines to recondition the plant preparatory to starting underground work. Three or four men were employed during the last four months of the year in renovating the buildings and equipment. It is expected that underground development will start in the spring of 1935.

John Pringle is manager. The mine address is Timmins.

Coniaurum Mines, Limited

Coniaurum Mines, Limited, has an authorized capitalization of 6,000,000 shares of no par value, of which 2,717,947 are issued or to be issued. The head office is at 25 King Street West, Toronto.

The officers and directors are: Thayer Lindsley, president; A. L. Bishop, vice-president; H. Whittingham, secretary-treasurer; D. M. Hogarth, Alex. Longwell, H. Lindsley, and T. H. Rea, directors. The mine address is Schumacher. John Redington is mine manager.

The Coniaurum mine in Tisdale township, district of Cochrane, adjoins the McIntyre property on its east boundary. Two additional claims purchased in 1934 make the total number of claims now held 19, or approximately 760 acres.

The following is taken from the president's report on behalf of the directors for the year ending December 31, 1934:—

Following the policy of active development in depth, your directors have authorized the erection of a new steel headframe and a large hoist capable of handling 1,500 tons per day from the 3,500-foot level. It is expected that this new plant will be in operation by next fall. Sinking from the present depth of 3,150 feet will commence shortly to open up a main working level at a depth of 3,500 feet. From this horizon it is planned to establish an interior hoisting plant to permit opening up the property to still greater depths. Geologically and structurally, the indications are that our most productive areas will be found in depth.

During the year, 138,114 tons were milled and, in spite of a heavy programme of mine development, an operating profit of $216,228.98 was realized. After making the necessary write-offs for taxes, deferred development, and depreciation, and taking credit for non-operating revenue, we show a net profit for the period of $17,693.32. Working capital was increased to approximately $745,000.

Two more claims lying between the Canadel claim (acquired last year) and your most southeasterly claim were purchased for the modest sum of $10,000. These purchases now make a row of four contiguous claims along your southern boundary.

Reviewing the past year, it may be said that your company has made marked progress in opening up the property to depth, in adding materially to its indicated ore reserves, and at the same time making a fair profit. During the coming year development work in depth will be pushed actively, as well as active exploration in the area between the 2,000-foot and 3,000-foot levels.

The following is an extract from the mine manager's report for the year ending December 31, 1934:—

Development

The year's development has been confined chiefly to Nos. 15A and 7A vein systems. Lateral development and raising have been extensively carried forward on the 1,000-foot, 1,250-foot, 1,500-foot, 2,000-foot, 2,750-foot, and 3,000-foot levels. The results of this work have been very gratifying, and all the different horizons have responded quite liberally to exploration. Of the two vein systems, No. 15A has been more fully developed.

SUMMARY OF DEVELOPMENT

	Feet
Drifting	3,593
Crosscutting	6,350
Raising	3,599
Diamond-drilling	17,757

The footage driven in ore amounted to 3,384 feet, with an average value of 5.1 pennyweights per ton over a width of 5.3 feet. Vein No. 15A has been developed on the 1,000-, 1,250-, and 1,500-foot levels, and development is still in progress on the 2,000-foot level.

Exploration

The 3,000-foot level is being extensively explored by means of a main crosscut known as No. M2. This extends westerly from No. 10 crosscut to the east boundary of the McIntyre-Porcupine Mines. This crosscut has been driven parallel to our vein system. Vein No. 7A has been driven on for a length in ore of 483 feet. When this ore shoot is fully developed it will add considerably to our present ore reserves. It is not considered advisable to make any definite estimate of the tonnage and grade of this ore body until it has been further developed.

Nos. 20 and 22 veins are also under exploration on the 3,000-foot level. These two veins promise to be of considerable importance and will enlarge the reserves. They are new discoveries and are located in the northwest portion of the Goldale claim and somewhat north of the Pearl lake porphyry mass.

Diamond-drilling has been carried on quite extensively. The major portion of this work, or 56.9 per cent., has been done on the 3,000-foot level. The remainder is distributed between the 1,000- and 2,000-foot levels. Sixty-three holes were drilled, and 22 per cent. indicated ore.

Broken Ore Reserves

Broken ore reserves have been somewhat increased since last year and are now 134,113 tons. Stoping supplied 125,549 tons and development another 28,356 tons of ore. The mill drew 138,102 tons, leaving a carry-forward of 134,113 tons of ore available at the end of the year.

Milling

During the year the mill treated 138,114 tons of ore, with an average recovery of $7 108 per ton, extracting 95.14 per cent. of the gold content, operating 348.96 days, or 95.60 per cent.

of the possible running time. The mill was closed down for twelve days in March while the main shaft was under repairs, and this accounts for the low percentage of possible running time. Owing to the higher price of gold, the milling grade is considerably higher than that of last year.

New Equipment and Improvements to Buildings

The boiler-house has been enlarged to accommodate an additional boiler. This boiler was removed from the Goldale plant. Two Livingston automatic stokers were installed, making a very up-to-date heating unit. A vault has been constructed adjacent to the office building. This is of fireproof construction; concrete with brick lining. A new oil-house has been built with concrete foundations and oil tanks and pumps in cellar.

Tailings Dam

A tailings dam is under construction. When this is completed, it will take care of our mill tailings for some years in advance.

An average of 259 men was employed during the year.

Consolidated Mining and Smelting Company of Canada, Limited

This company is capitalized at $20,000,000, divided into 800,000 shares of $25. The officers and directors are: Jas. J. Warren, president; Jas. E. Riley, secretary-treasurer; Jas. J. Warren, E. W. Beatty, S. G. Blaylock, Henry Joseph, J. C. Hodgson, F. G. Osler, R. S. McLaughlin, Sir Herbert Holt, W. A. Black, R. H. McMaster, Thayer Lindsley, Hon. R. R. Bruce, W. J. B. Wilson, L. A. Campbell, directors. The head office is at 1010 St. Catherine Street, Montreal, Que. An office is maintained at 302 Bay Street, Toronto.

Afton Mine

In June, 1934, the company optioned the property of Afton Mines, Limited, located in Afton township, Timagami Forest Reserve, district of Sudbury.

Diamond-drilling was started in July and continued until November, during which period a total of 2,775 feet was drilled. During the rest of the year the old plant and buildings were renovated with the intention of dewatering the old workings and starting underground development early in 1935.

McKenzie Claims

The company has under option the McKenzie claims in Garrison township, district of Cochrane. The property consists of 8 claims, or about 360 acres. The following work was done in 1934: 5,071 feet of diamond-drilling in 21 holes, which explored the southeast corner of claim L. 26,343; approximately 1,500 feet of trenching, with blasting in most of them; a test pit 20 feet deep near the southeast corner of claim L. 26,344. At the end of March, 1935, a 2-compartment shaft at 60-degrees incline was down 65 feet near the southeast corner of claim L. 26,344.

The plant consists of a gasoline compressor with a capacity of 310 cubic feet and a small single-drum air hoist. About 16 men are employed at the property.

Mackey Point Property

The company optioned the Mackey Point property, located in township 29, range 23, in the Michipicoten area, district of Algoma, early in 1934 and started work on claim Y. 104 in April. Operations were suspended late in December.

A 2-compartment, 25-degree shaft was sunk to a depth of 252 feet, and levels were established at 130 and 230 feet. A total of 29 feet of drifting, and 22 feet of crosscutting was done on the 1st level; and 154 feet of drifting and 39 feet of crosscutting, on the 2nd level. A similar shaft was sunk to a depth of 41 feet. A total of 4,835 feet of diamond-drilling was also done.

The plant installed included a small boiler, a small steam hoist, and a gasoline compressor. An average of 13 men was employed under the direction of J. J. Hawkins.

Cooper and Barry

W. D. Cooper and P. A. Barry obtained from the McIntyre-Porcupine Mines, Limited, a lease on the property commonly known as the McIntyre Birch Lake, about two miles east of Casey Summit Gold Mines, Limited, in the Casummit Lake area, district of Kenora, Patricia portion.

The McIntyre company had prospected the property, doing a considerable amount of trenching and pit-sinking. This disclosed at one point a high-grade zone of gold ore. It is on this showing that Cooper and Barry are working. When the property was inspected in June they had installed a set of Tremaine stamps and were preparing to open-cut and sink on the showing and mill the ore removed.

Other equipment included a 25 h.p. boiler, a 235-cubic-foot Ingersoll-Rand portable compressor, and a 5- by 8-inch steam hoist.

At the time of the inspection of the plant 6 men were employed. The post-office address is Birch Lake, via Sioux Lookout.

Coulson Consolidated Gold Mines, Limited

Coulson Consolidated Gold Mines, Limited, has a capitalization of 3,000,000 shares of $1 par value, of which 1,378,980 shares have been issued. The officers and directors are: Nicholas Kinsella, president; Matthew Weimar, vice-president and treasurer; A. Ritchie, secretary; L. V. Sutton, Raymond Sutcliffe, G. S. Haines, and D. McKenna, directors The head office is at 1104 Northern Ontario Building, Toronto.

The property, consisting of 10 claims in Coulson township, district of Cochrane, was reopened in May, 1934.

The development work in 1934 was all done at the south shaft, which was down 200 feet with a level at 160 feet, as follows: crosscutting, 319 feet; drifting, 826 feet; sinking, 64 feet. Previous to 1934 the following work was done: crosscutting, 846 feet; drifting, 186 feet.

The plant at the south shaft consists of a new Ruston Diesel engine and Bellis-Morcome compressor; and an 8¼- by 10-inch Rand hoist, single-drum. At the north shaft there is a Fairbanks-Morse oil engine and an Ingersoll-Rand compressor, about 400 feet capacity. The north shaft is down 440 feet, and 1,500 feet of lateral work has been done.

C. D. Salkeld is manager, employing an average of 30 men. The mine address is Painkiller Lake, via Matheson.

Craig Gold Mines, Limited

Craig Gold Mines, Limited, is capitalized at 5,000,000 shares of $1 par value. The officers and directors are: H. L. Pearl, president; W. N. Agnew, vice-president; Geo. S. White, secretary; H. Lemmen, treasurer. The executive and mine offices are at Madoc. The property is in Tudor township, Hastings county.

Previous operators sank two shafts on the property, 210 and 165 feet deep, and did 1,800 feet of lateral work.

During 1934 a small crew was employed erecting plant and equipment. J. G. A. Stevenson is mining engineer.

Darwin Gold Mines, Limited

Darwin Gold Mines, Limited, was incorporated in August, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: Geo. Royce, president; H. H. Lang, R. E. Hore, Robert Fennell, and R. A. Darwin, directors. Corporation Management & Executives, Limited, is secretary-treasurer. The executive office is at 357 Bay Street, Toronto. The mine address is Wawa.

The company took over the property of the United Algoma Mines, Limited, which includes the old Grace mine. It is located in township 29, range 23, in the Michipicoten area, district of Algoma, and is about 7 miles by road from Wawa station on the Algoma Central railway.

Previous operators sank a 2-compartment, 60-degree shaft to a depth of 443 feet, and established four levels at 100-foot intervals. Stoping was done on the first three levels, the 100-foot level being stoped out.

The company started work in August, 1934, which consisted of surface construction and shaft-timbering until December, when underground development was started. No work had been done since 1930.

The development work accomplished during 1934, and the total to the end of 1934 on the various levels was as follows:—

Level	Drifting		Crosscutting		Raising	
	1934	Total	1934	Total	1934	Total
	feet	feet	feet	feet	feet	feet
200-foot	....	640	....	106	....	50
300-foot	22	759	....	226	....	115
400-foot	35	1.304	25	381	78	118
Total	57	2,703	25	713	78	353

The plant used included a 750-cubic-foot Sullivan electric-driven compressor, and an electric hoist. Electric power is obtained from the High Falls plant of the Great Lakes Power Company. There is a 50-ton amalgamation-flotation mill on the property, which was constructed in 1929.

Buildings constructed in 1934 included a combined office and staff-house, two dwelling houses, and a stable.

An average of 16 men was employed, of whom 4 were underground from August. M. H. Frohberg was in charge of operations.

Delnite Mines, Limited

Delnite Mines, Limited, was incorporated in November, 1934, to develop the former La Roche property. This property was optioned by Erie Canadian Mines, Limited (a subsidiary exploration company wholly owned by Sylvanite Gold Mines, Limited) from July, 1934, until the new company was able to take it over. The company has an authorized capitalization of 3,000,000 shares of $1 par value, of which 2,999,990 shares are common and 10 are preferred. There were 840,000 shares issued to La Roche Mines, Limited, for the property. Sylvanite Gold Mines, Limited, has an option on 1,200,000 shares.

The officers and directors are: E. L. Koons, Buffalo, president; W. L. Marcy, Buffalo, vice-president; W. V. Moot, Buffalo, managing director; C. L. Ingham, Buffalo, treasurer; W. S. Walton, Toronto, secretary; Jas. E. Day, James Savage, and Harry Yates, directors. The head office is 603 Royal Bank Building, Toronto. The mine address is Timmins. W. S. Maguire is general manager.

The property consists of 3 claims in Deloro township, district of Cochrane. They lie one mile west of the Marbuan and Ankerite mines. Two claims, H.R. 1,001 and H.R. 1,002 were formerly known as La Roche mine. The third claim, H.R. 944, the Rendix claim, was bought separately.

The following is taken from the report of the general manager for the period from July 19, 1934, to April 30, 1935:—

> Prior to the commencement of operations by Erie Canadian Mines, Limited, there had been done on the two south claims, which then belonged to La Roche Mines, Limited, in addition to considerable surface trenching, 2,301 feet of diamond-drilling, 145 feet of shaft-sinking, and 610 feet of lateral work at the 125-foot level.
>
> During the period July 19, 1934, to April 30, 1935, there was completed a total of 5,206 feet of diamond-drilling. Of this footage, 3,272 feet was drilled from surface prior to the commencement of underground operations. The balance of 1,934 feet was drilled from the 125-foot level while underground operations were in progress.
>
> The 2-compartment shaft was dewatered and underground operations were commenced October 10, 1934. Three machine shifts per day were employed in addition to the diamond-drilling. During the period a total of 1,897 feet of lateral work was done on the 125-foot level, of which 465.5 feet was crosscutting and 1,432 feet was drifting.
>
> In this lateral work, five ore shoots were developed with a combined ore length of 405 feet, which is estimated and classified as follows:—

Length	Width	Average value at $20.67	Average value at $35.00
	feet		
215 feet	5.2	$3.86	$6.53
190 feet	5.1	6.99	11.83

> Preparations are now being made to deepen the shaft to the 250-foot level and to open up this horizon to establish the downward extensions of the above ore shoots. Lateral work on the 125-foot level will be continued.
>
> The plant and equipment at the property are in satisfactory condition and are sufficient for the proposed development. The mine machinery is operated by electricity and consists of a 1,200-cubic-foot compressor driven by a 200 h.p. motor; an 8- by 10-inch single-drum, air-operated hoist; steel sharpener; machine-shop equipment; and electric-driven underground pump, with capacity for handling an increased flow of water.
>
> The mine buildings include a headframe and shaft-house, hoist and compressor building, machine shop, carpenter shop, office, cookery, bunk-house with accommodation for thirty men, and mine superintendent's residence.
>
> Mine communications have been improved during the year. The mine office has been connected by telephone with Timmins exchange. The road improvements made by the company now permit access from Timmins to the mine by motor in twenty minutes.
>
> Exploration work has been in a strongly sheared and fractured zone in which the ore deposits are of an irregular character but have indicated encouraging values.
>
> The ore sections developed to date on the 125-foot level and the diamond-drill intersections below this level warrant the continuation of the present shaft to the 250-foot level and the opening up of the mine at this horizon.

The manager in charge at the end of the year was Patrick Hamilton, who has since resigned. J. F. R. Akehurst is now mine manager. About 8 men are employed.

De Santis Gold Mining Company, Limited

De Santis Gold Mining Company, Limited, has a capitalization of 4,000,000 shares of $1 par value. The shares are all issued or under option. The following are the officers and directors: Peter De Santis, president and manager; Jos. V. Friel, vice-president; Giuseppe Giustini, secretary-treasurer; Luigi De Luca, Frank Prest, Biagio Ferreri, and Theodore Schulze, directors.

During 1934 the property in Ogden township, district of Cochrane, was worked from February until May and again from November until the end of the year. During that time about 1,600 feet of development work was accomplished. During the latter working period the results were very encouraging. Formerly indicated ore bodies have been developed on the 200-foot level and new bodies located on the western end of the same level in previously unexplored ground. Diamond-drilling has also indicated sections of ore in areas not yet reached by drifting. Development work is being continued aggressively.

There is no mill on the property. During 1933 some ore was trucked to the Hayden mine and milled there, when that company was inactive; during 1934 the work done at the De Santis has been entirely development and exploration work.

At the end of the year there were about 23 men employed at the mine. The superintendent in charge is Fred Knutson.

The head office of the company is located at 24½ Second Avenue, Timmins. The post-office address is Box 1299, Timmins.

Dome Mines, Limited

The authorized capital stock of Dome Mines, Limited, consists of 1,000,000 shares of no nominal or par value, of which 46,666 are held under an agreement in trust for the company; the dividends on these shares are returned to the treasury of the company. The mine is in the township of Tisdale, district of Cochrane.

The officers of the company are: Jules S. Bache, president and treasurer; H. P. De Pencier, first vice-president; G. C. Miller, second vice-president; Morton F. Stern, third vice-president; Alex. Fasken, secretary; E. P. Goetz, assistant treasurer and assistant secretary; C. C. Calvin, assistant secretary; John B. Robinson, assistant secretary.

The directors are: Jules S. Bache, Morton F. Stern, New York; G. C. Miller, Buffalo; Dwight B. Lee, Detroit; G. H. Harris, Innis P. Allen, Rochester; Alex. Fasken, Frank E. Maulson, Frederick Burnett, Toronto.

H. P. De Pencier is the general manager of the company, and J. H. Stovel is general superintendent.

The office of the executive and financial department is at 42 Broadway, New York. The Toronto office is at 36 Toronto Street. The mine address is South Porcupine.

The following is an extract from the general manager's report for the year ending December 31, 1934:—

> During the year 587,200 tons were hoisted; of this 547,600 tons was ore which was sent to the mill and treated, and 39,600 tons was waste which was dumped on the surface. In addition, 16,200 tons of waste was dumped into old stopes.
>
> The 547,600 tons of ore milled yielded bullion containing 203,896,878 ounces of gold, the yield per ton being 0.3723 ounces. In addition, there was recovered from the retreatment of by-product, 2,265.89 ounces.
>
> All values of ore, etc., will be expressed in pennyweights throughout this report. One pennyweight equals one-twentieth of an ounce, troy weight.

The following statement gives particulars of revenue and expenditure for the year under review:—

OPERATING STATEMENT

for the year ended December 31, 1934

EARNINGS:		
Bullion production (after deduction of Dominion Government gold tax —$504,365.40)		$6,672,721.08
OPERATING AND MAINTENANCE EXPENDITURE:		
Development and exploration	$440,776.84	
Mining, including hoisting	802,717.15	
Crushing and conveying	100,385.15	
Milling	538,072.47	
Bullion expense	28,152.15	
Fire protection	7,407.36	
Warehouse expense	11,680.84	
Auditing expense	2,695.53	
Administrative expense:		
Mine office	82,794.29	
Executive office	59,063.19	
Registrar and transfer fees and expenses	13,812.15	
Municipal taxes	18,706.09	
Insurance	15,627.97	
Ontario corporation capital tax	1,213.00	
		2,123,104.18
NET OPERATING PROFIT FOR THE YEAR		$4,549,616.90

Development

The following table gives details of the development accomplished during the year:—

SUMMARY OF DEVELOPMENT BY LEVELS FOR YEAR 1934

Level	Stations	Drifts	Cross-cuts	Drifts and cross-cuts, slashing	Raises	Winzes	Box-holes	Raises, winzes, and box-holes, slashing	Total	Diamond-drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet	feet
1st	....	571	117	169	26	6	580	84	1,553	....
3rd	....	....	....	14	42	....	462	261	779	3,281
5th	....	39	....	24	15	....	39	9	126	2,058
6th	....	7	....	2	247	....	75	177	508	....
10th	....	113	56	27	194	25	125	57	597	....
11th	....	322	82	11	249	104	463	183	1,414	....
12th	....	366	455	79	285	40	694	318	2,237	2,346.5
13th	....	320	28	28	478	73	275	67	1,269	4,326.5
14th	....	360	363	23	220	....	627	295	1,888	2,732
15th	....	468	592	53	128	....	26	....	1,267	560
16th	....	....	8	....	....	....	44	....	52	2,135
17th	....	248	272	12	....	....	....	....	532	....
18th	....	96	....	18	11	....	....	....	125	4,254.8
23rd	....	45	70	46	388	....	....	95	644	....
24th	....	870	452	156	139	....	....	....	1,617	2,732
25th	....	611	160	62	113	120	....	34	1,100	7,250.9
26th	26	1,172	192	161	246	150	....	23	1,970	1,365
27th	26	733	655	80	197	122	....	23	1,836	419
Total	52	6,341	3,502	965	2,978	640	3,410	1,626	19,514	33,460.7

Approximately 19,500 feet of drifting, crosscutting, raising, winzing, and box-holing, and 34,000 feet of diamond-drilling have been done in the course of searching for and opening up the various ore bodies.

Above the 6th level approximately 1,900 feet of development was done, mostly in connection with ore mined in the open pit area. This area yielded about 100,000 tons.

From the 6th to the 18th level about 7,600 feet of development was done, mostly in connection with known ore bodies or extensions of same.

In further development of the ore zone on and below the 23rd level, 2,968 feet of drifting, crosscutting, raising, and sinking has been done, also 9,982.9 feet of diamond-drilling. The winze has been sunk 386 feet, and 1,364 feet of drifting and crosscutting done on the 26th level and 1,388 feet on the 27th level, in partial development of these areas.

While no large mass of ore similar to that found on the 24th level has been disclosed by this work, the downward continuation of the vein structure in drift No. 2,504 described in last year's report has been located and drifted on for 560 feet on the 26th level and 60 feet on the 27th level. The 26th and 27th levels have been connected by raising, showing the ore to be continuous between these levels. From the appearance of the vein and its geological location it can safely be assumed that the vein is continuous to some point above the 25th level.

The presence of much visible gold in this vein makes it impossible to state definitely the grade of ore to be won but it will undoubtedly be high, possible about 15 dwt.

The work done to date indicates the possibility of securing upwards of 350,000 tons of good grade ore from the zone from the 23rd to 27th levels.

Development of a second entry to these levels is now under way. The work started will give needed ventilation to these lower levels and will permit of actual mining being done should further development not indicate the presence of ore bodies which would necessitate larger scale operations.

This new entry involves sinking from the 18th level and raising from the 23rd level. The raise from the 23rd level starts in a low-grade zone opened by No. 2,314 drift, which averages 3.09 dwt. for 120 feet. The raise shows this zone to extend upwards 160 feet above the 23rd level; also diamond-drilling indicates the possibility that it extends below the 24th level. The new entry will also enable further exploration to be done on the block of ground between the 18th and 23rd levels.

Of the tonnage milled, the stopes yielded 498,000 tons, averaging 7.8 dwt. per ton, and development work yielded 49,600 tons, averaging 5.06 dwt. per ton; a total of 547,600 tons, averaging 7.55 dwt. per ton.

Ore from stopes wholly in the sedimentary area yielded 95,171 tons, averaging 7.45 dwt. per ton. Ore from stopes wholly in the greenstones and partially in the greenstones yielded 402,829 tons, averaging 7.88 dwt. per ton.

The expenditure on mining was $802,717.15, or $1.47 per ton milled. The expenditure on development was $440,776.84, or $0.80 per ton milled.

Ore Reserves

The ore reserves are estimated at 2,000,000 tons. This includes 776,700 tons of broken ore but does not include the 350,000 tons indicated as possible ore between the 23rd and 27th levels. Ore in the sediments is estimated at 212,000 tons, and the ore in the greenstones and contact is estimated at 1,788,000 tons.

Exploration

As hitherto, we have continued to examine prospects and properties. Early in the year we took an option on control of a group of 21 claims in Bourlamaque township, Quebec. These claims are now held under the charter of Sigma Mines, Limited.

Mill

The following are the results of the mill operations during the year from a total of 547,600 tons treated.

	Value per ton	Extraction per cent.
	dwt.	
Heads	7.5499	....
Recovery	7.4467	98.63

Under Mr. C. W. Dowsett's skilful guidance the recovery in the mill has reached the high figure herewith recorded.

The small plant treating old iron and other scrap has produced approximately 2,266 ounces of gold.

General

Operating costs for the year were $3.877 per ton milled, as against $3.729 in the year 1933. The increase is due to increase in broken ore reserves and underground conditions.

Duport Mining Company, Limited

Duport Mining Company, Limited, was incorporated in 1929, with an authorized capitalization of 2,000,000 shares of no par value. The officers and directors are: J. G. Cross, president; Thayer Lindsley, vice-president; W. J. Matthews, secretary-treasurer. The head office is at the Public Utilities Building, Port Arthur. The mine address is Box 591, Kenora.

The property held by this company includes Cameron Island, located in Shoal lake, Lake of the Woods area, district of Kenora, on which is situated the old Damascus mine. Former operators sank a 2-compartment inclined shaft to a depth of 132 feet in the early days, and established levels at 61 and 124 feet, where they accomplished 80 and 232 feet of drifting, respectively.

During the winter of 1933-34 a considerable amount of diamond-drilling was done through the ice around the island, and in July a mining plant was taken in to the property and the construction of buildings started. Underground work was begun in December, and by the end of the year 30 feet of drifting had been accomplished on the 124-foot level.

The plant included an 84 h.p. boiler, 40 h.p. boiler, 300-cubic-foot steam-driven compressor, and a 7- by 9-inch hoist. Buildings constructed during the year included a shaft-house, power-house, office, and cook-house.

J. G. Cross was in charge of operations, employing about 20 men, 9 of whom are underground.

Ed. Hargreaves Kirkland Gold Mines, Limited

Ed. Hargreaves Kirkland Gold Mines, Limited, is capitalized at 3,000,000 shares of $1 par value, 1,300,000 of which have been issued. The officers and directors are: Floyd J. Zuck, president; C. W. Zuck, vice-president; Harvey M. Willis, secretary-treasurer; S. A. Waugh, J. A. MacVichie, and D. R. Dewart, directors. The head office and mine office are at Kirkland Lake. A business office is maintained at 1007 Bank of Hamilton Building, Toronto.

The company owns 5 claims in Lebel township, district of Timiskaming, on which a shaft had previously been sunk to a depth of 162 feet. The present company began underground operations in December, 1934, driving a crosscut on the 160-foot level.

The plant consists of a 60 h.p. locomotive-type boiler, a 300-cubic-foot steam-driven compressor, and a 6- by 8-inch steam hoist.

J A. MacVichie is mine manager, employing 20 men.

Excello Mines, Limited

Excello Mines, Limited, was incorporated in December, 1933. It is capitalized at 3,000,000 shares of $1 par value. The officers and directors are: John R. Serson, president; John J. Gardner, vice-president; Hugh Dougherty, secretary-treasurer; J. E. Dougherty, H. R. M. Turner, and Eric Horwood, directors. The head office is at 159 Bay Street, Toronto.

The property consists of 5 claims bordering on the boundary line between Deloro and Shaw townships, district of Cochrane, two claims being in the former township and three in the latter. The property was at one time held by Furness Mines, Limited, and later by the Dougherty Syndicate. It is 3 miles south of the town of South Porcupine, which is the post-office address.

A shaft has been sunk on the property to a depth of 185 feet and one level at the 125-foot level developed to the extent of about 1,200 feet of lateral work.

Some surface work consisting of trenching and diamond-drilling was done on the property during the summer of 1934, but the work was discontinued in the fall. No work was done underground during the year. There was no mining plant on the property when inspected in August, 1934. At that time there were 10 men employed at the property under the supervision of H. R. M. Turner.

Federated Mining Corporation, Limited

The authorized capitalization of the Federated Mining Corporation, Limited, is 5,000,000 shares of $1 par value. Officers and directors are: Maj.-Gen. Alex. McDougall, president; Frank E. Horne, vice-president; R. J. Kennett, secretary-treasurer; Ingersoll E. Haight, managing director; A. F. Kenning, Martin Knutson, and Thos. K. Smith, directors. The head office of the company is at 11 King Street West, Toronto.

The company acquired the assets of New York Porcupine Mines, Limited, which company surrendered its charter in 1933. The main asset of the company is a 40-acre claim (southwest quarter of the south half, lot 4, concession I), which adjoins the Dome mine on the south side, in the township of Tisdale, district of Cochrane. Other properties held are an additional 160 acres in the same area and 8 claims in the Kowkash area of Thunder Bay district.

On the old New York Porcupine property a shaft has been sunk to a depth of about 265 feet. Two levels, at 125 feet and 250 feet, have been partly developed. About 325 feet of development work has been done from the first level. On the second level, there has been approximately 4,000 feet of cross-cutting and drifting done and several raises started and a winze sunk approximately 90 feet. This winze was full of water when the property was inspected. A short sublevel drift has also been driven from one raise from the 250-foot level.

Surface equipment on the property is fairly complete. The plant equipment includes a Jenckes hoist, driven by 75 h.p. motor; a Sullivan air compressor, 510-cubic-foot capacity, powered by an electric motor; an Atlas Diesel engine, type T2K, 100 h.p., not in use; a 75 h.p. locomotive-type boiler, used for heating only.

Buildings include a compressor-house, shaft-house, blacksmith shop, dry-house, carpenter shop and machine shop, cookery, bunk-house, office, power substation, and residence.

At the end of the year the company was reported to be making preparations to deepen the shaft to the 500-foot level. No work was done underground by the Federated Mining Corporation during 1934 other than pumping out the mine. Geo. Doane is mine manager. The mine address is Box 501, South Porcupine.

Foley O'Brien Corporation, Limited

The Foley O'Brien Corporation, Limited, was incorporated in 1934, with 2,100,000 authorized shares of $1 par value, of which 600,000 shares were paid to the shareholders of Foley O'Brien, Limited, for property purchased and as commission on the transaction.

The officers and directors of the company are: Wm. H. Kinch, president; Samuel J. Dark, secretary-treasurer; John G. Ullmann, A. J. McNab, and Carroll Searls, directors. The head office and mine office are at South Porcupine.

The property consists of 520 acres in concessions I and II of Tisdale township, district of Cochrane, and adjoins the holdings of Dome Mines, Limited, on the northeast corner.

Prior to taking over the property in 1934, a considerable amount of work had been done. No. 1 shaft had been sunk to a depth of 79 feet and the following lateral work done: on the 39-foot level, 80 feet; on the 50-foot level, 10 feet; on the 79-foot level, 65 feet. No. 2 shaft had been sunk to a depth of 165 feet. On the 160-foot level 700 feet of lateral work had been done, and from this level a winze had been sunk 90 feet; from the bottom of the winze on the 250-foot level 670 feet of lateral work had been done and 20 feet of raising.

No. 3 shaft has not been pumped out by Foley O'Brien Corporation, Limited, but it is said to be 235 feet in depth, and on the 80-foot level 145 feet of lateral work is said to have been done, and 130 feet more at the 230-foot level. The property has had no production.

Foley O'Brien started active work in July, 1934, and for the balance of the year employed an average of about 25 men.

Their work has consisted principally of diamond-drilling from surface and from underground, and of surface exploration work. About two-thirds of the labour has been employed at the former work. Two machines have been kept in operation on three shifts per day. The only other drilling done underground was the drilling of short raises to make room to set up the diamond-drills underground. Surface exploration has consisted of deep trenching, much of which has been done by mechanical shovels.

There is a small mining plant on the property. P. C. Benedict is superintendent in charge of the work.

Foley Syndicate

In November, 1932, British Canadian Mines, Limited, turned over their Foley mine near Mine Centre, in Rainy River district, to the Foley Syndicate, under an operating agreement.

This syndicate continued operations at the old south shaft until March 25 1934, when the agreement was cancelled. From January 1, 1934, until operations were suspended, about 300 tons of ore was obtained from open stoping on the 50-foot level, and milled in the small amalgamation mill on the property.

The property remained dormant until August 1, when British Canadian Mines, Limited, turned it over to Russell Cone, to whom they owed wages. Cone operated the mine until October 25, during which period about 200 tons of ore was obtained from underhand stoping on the 50-foot level, and milled for sufficient profit to pay his back wages.

About 8 men were employed during both periods of operation under the direction of Russell Cone.

Four Nations Consolidated Gold Mines, Limited

Four Nations Consolidated Gold Mines, Limited, own 6 claims (250 acres) in Gauthier township and 11 claims (416 acres) in Grenfell township, district of Timiskaming. Four Nations acquired a 90 per cent. interest in these claims for $100,000, payable over a period of 5 years. The company is capitalized at $5,000,000, in shares of $1 par value, and 2,673,261 shares are issued. The officers and directors are: H. W. Waters, president; W. G. Rook, vice-president and general manager; E. M. Williamson, secretary; Max Kaplan, treasurer; Sam Harris and Fred Killer, directors. J. F. R. Akehurst was mine manager. The executive office is at 372 Bay Street, Toronto.

Previous to 1933 a shaft was sunk 500 feet, with levels at 125, 250, 375, and 500 feet, and considerable lateral work had been done. Operations were resumed on November 25, 1933, and ceased on November 1, 1934. During that time 1,065 feet of drifting and 1,451 feet of crosscutting was done. An average of about 40 men was employed.

Fox Lake Gold Syndicate

The officers of Fox Lake Gold Syndicate are: H. H. Childs, president, and J. W. Westervelt, trustee. The executive office is at the New Bank of Toronto Building, London. The mine address is Box 175, Espanola.

The property includes a group of 9 mining claims in Mongowin township, district of Sudbury. It is on the Espanola–Little Current highway, about 12 miles from Espanola. Surface work was started on this property in June, and in November the construction of a 25-ton amalgamation mill was commenced. By the end of the year it was nearly completed. It is planned to use this mill at first to treat ore from surface operations. No underground work was done in 1934.

Mill equipment includes a jaw-crusher, ball mill, concentrating table, and amalgamation plates. It is to be operated by a Diesel engine. Buildings erected included a mill, blacksmith shop, office, bunk-house, cook-house, and four dwelling houses.

An average of 19 men was employed under the direction of L. W. Adams.

Gold Eagle Gold Mines, Limited

Gold Eagle Gold Mines, Limited, is capitalized at 3,000,000 shares of $1 par value, about half of which have been issued. The officers and directors are: Chas. E. St. Paul, Toronto, president and managing director; Howard O. Babcock, Buffalo, vice-president; John T. Oliver, Toronto, secretary-treasurer; Nelson S. Taylor and William L. Marcy, Jr., Buffalo, directors. The head office is at 357 Bay Street, Toronto.

The property is situated on McKenzie island in Red lake, district of Kenora, Patricia portion. The holdings total approximately 960 acres.

A diamond-drilling campaign was commenced on this property in December, 1933, and completed in May, 1934. About 5,000 feet of drilling was done. The following buildings were constructed later in the year: 2 bunk-houses, each 20 by 24 feet; storehouse, 20 by 30 feet; dry-house, 16 by 24 feet; blacksmith shop, 16 by 24 feet; hoist-house, 24 by 30 feet; water tank, 15,000 gallons capacity; powder magazine; pump-house, 8 by 10 feet; office building, 16 by 24 feet. Equipment installed includes 2 steam, return tubular boilers, each 100 horsepower; Marsh hoist; 10 by 12 inches; Ingersoll-Sargent 4-drill compressor; steel sharpener and oil furnace; and a single-action pump, 1,500 gallons per hour capacity, powered by a 25 h.p. vertical steam boiler.

The entire plant was in operation by December, 1934; sinking was then begun. It is the intention to put the shaft down to the 500-foot level. The 1st level station at the 125-foot level was being cut about the end of the year. Alex. Gillies is the resident manager. An average of 6 men was employed. The mine address is Red Lake.

Gold Lands Syndicate of Algoma

In 1933 the Gold Lands Syndicate of Algoma took over a group of 9 mining claims, known as the Edwards property, in township 48, range 27, district of

Algoma. It is 6 miles southwest of Lochalsh station on the Canadian Pacific railway. H. C. Miller, 29 Melinda Street, Toronto, is trustee of the syndicate, which has a capitalization of $33,000.

Underground operations were suspended at the end of January, 1934, at which time 60 feet of crosscutting had been accomplished on the 100-foot level. Surface work was carried on until July. At the end of the year the property was optioned to Orecana Trusts, Limited, who then started examination work.

Gold Range Mines, Limited

Gold Range Mines, Limited, was incorporated in July, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: M. L. Piper, president; A. V. Hannam, vice-president; and E. Duguid, secretary-treasurer. The head office is at 1604 Royal Bank Building, Toronto.

The property acquired by this company consisted of a group of 47 claims, located about 2 miles east of Schreiber, on the main line of the Canadian Pacific railway, in Thunder Bay district. On claim T.B. 3,326 previous operators drove two adits, in which they accomplished a total of 190 feet of development work.

This company started work in August and suspended operations in December. A total of 45 feet of drifting was done in the old No. 2 adit.

The plant installed included a 20 h.p. vertical boiler, and a 220-cubic-foot Ingersoll-Rand gasoline compressor. Buildings on the property consisted of a power-house, warehouse, powder-house, 2 bunk-houses, 4 dwelling houses, cook-house, and office.

About 14 men were employed, under the direction of A. V. Hannam.

Golden Gate Mining Company, Limited

Golden Gate Mining Company, Limited, is capitalized at 3.000,000 shares of $1 par value. The officers and directors are: F. G. Fitzgerald, president; C. H. Kemp, secretary-treasurer; both of 59 Yonge Street, Toronto. S. A. Pain was mine manager. The mine address is Kirkland Lake. The property consists of 250 acres in the township of Teck, district of Timiskaming, which was acquired from Kirkland Gateway Gold Mines, Limited, through the Lucky Cross Leasing Syndicate, in return for the issue of 850,000 shares of Golden Gate to Kirkland Gateway and 250,000 shares to the syndicate.

The mine was dewatered by the Lucky Cross Leasing Syndicate in February, 1934, and sampled. The Golden Gate Mining Company, Limited, took over operations in August, 1934, and kept the mine dewatered for the balance of the year while financing was in progress. Two drills were put into operation underground on March 1, 1935; and 150 feet of drifting had been completed on the 200- and 350-foot levels when operations were suspended on March 24, 1935. The mine is being kept dewatered, and it is planned shortly to start diamond-drilling underground.

Golden Star Consolidated Mines, Limited

Golden Star Consolidated Mines, Limited, was incorporated in February, 1934, with an authorized capitalization of 2,000,000 shares of $1 par value. The officers and directors were: W. J. Beckett, president; Brig.-Gen. C. L. Hervey, vice-president; L. J. Vetter, secretary-treasurer; J. V. Ronaldson and T. S. Ronaldson, directors. The head office was at 306 Sterling Tower, Toronto.

The property acquired included the old Golden Star mine, which produced $161,000 in gold prior to 1901. It consists of three claims located about two miles south of Mine Centre, on the Fort Frances branch of the Canadian National railway, in the district of Rainy River. In addition, an option was taken on the adjoining Ferguson property.

Previous operators of the Golden Star mine sank a 2-compartment, 65-degree shaft to a depth of 480 feet on the incline, and established levels at 75, 155, 231, 306, 337, and 431 feet. Stoping was done on the first four levels. They left a small amalgamation mill on the property.

Work was started in March, 1934, and suspended in November. A mining plant was installed, and the old workings were dewatered and sampled. The old amalgamation mill was used intermittently from March until October, during which period it treated a total of 260 tons of ore. The major part of this ore was obtained from the surface dumps on the Ferguson property, and the balance from those on the Golden Star property.

The plant installed included two 30 h.p. boilers, a 175-cubic-foot compressor, and a 9- by 12-inch steam hoist. Buildings constructed included a power-house, hoist-house, blacksmith shop, cook-house, and bunk-house.

The mill equipment included a jaw-crusher, 5 gravity stamps, concentrating table, cone regrinder, and amalgamation plates. It was operated by steam.

An average of 26 men was employed under the direction of C. N. Thompson.

Golden Summit Mines, Limited

Golden Summit Mines, Limited, has a capitalization of 2,500,000 shares of $1 par value, of which 1,551,152 have been issued. The officers and directors are: Wm. J. Simpson, president; Benjamin Kerr, Jr., vice-president; Gordon Belyea, secretary-treasurer; John M. Calder, J. G. Jarvis, Dr. J. J. Matheson, and Theodore G. Miller, directors. The head office is at 2374 Bloor Street West, Toronto. The mine office is at Sesekinika.

The company owns 460 acres in the townships of Maisonville and Grenfell, district of Timiskaming.

The shaft was sunk from 142 feet to 405 feet during 1934. Lateral work consisted of 307 feet of crosscutting on the 250-foot level, and 330 feet of crosscutting and 50 feet of drifting on the 375-foot level.

During the year a new hoist, compressor, two 60 h.p. boilers, air-receiver, cage, and several mine cars were added to the equipment.

Wm. J. Simpson was manager, employing an average of 28 men.

Goodfish Mining Company, Limited

Goodfish Mining Company, Limited, owns 16 claims in Morrisette township, district of Timiskaming. The present company was formed as a reorganization of the Goodfish Gold Mines, Limited, and old shareholders were given 1,749,629 shares, on the basis of one of the new shares for two of the old. The company is capitalized at 3,500,000 shares of $1 par value. The directors are: A. J. Perron, president; Melvin G. Hunt, vice-president and secretary-treasurer; George Cooper, Jessie L. Hunt, and Ida Larkin, all of Kirkland Lake, directors. The head office and mine office are at Kirkland Lake.

Operations were resumed in July, 1934. Nos. 1 and 3 shafts were dewatered and sampled, and approximately 370 feet of drifting was done on the 200-foot level of No. 3 shaft. The mine was closed down in November, 1934.

I. E. Mosher was manager, employing an average of 12 men.

Greenlaw Gold Mines, Limited

Greenlaw Gold Mines, Limited, was incorporated in 1933, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: J. J. Byrne, president; W. B. McPherson, secretary-treasurer; M. J. Shunsby, J. C. Byrne, and M. D. Gray, directors. The head office is at 244 Bay Street, Toronto.

The property of the company includes a group of 19 claims in Greenlaw township, in the Swayze area, district of Sudbury.

In January, 1934, a 7- by 9-foot, 75-degree shaft was started. Operations were suspended in March after sinking the shaft to a depth of 50 feet and accomplishing about 50 feet of lateral work at that horizon. This work was done by hand-steel and windlass. Buildings consisted of a blacksmith shop, bunkhouse, cook-house, and powder-house.

Three men were employed under the direction of Martin Shunsby.

Halcrow-Swayze Mines, Limited

Halcrow-Swayze Mines, Limited, was incorporated in 1932, with an authorized capitalization of 2,500,000 shares of $1 par value. The officers and directors were: Horace F. Strong, president; H. A. Butt, vice-president; J. B. Allen, secretary-treasurer; W. J. Yeoell and Martin Shunsby, directors. The head office is at 25 King Street West, Toronto.

The company continued operations throughout 1934 at their property in Halcrow township, in the Swayze area, district of Sudbury. The 2-compartment vertical shaft was sunk an additional 159 feet to a total depth of 371 feet, and a sublevel was established at 270 feet and a level at 354 feet.

The total development work accomplished to the end of 1934 on the various levels was as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
200-foot	1,198	420	30
270-foot sub	40	40	30
354-foot	306	170	42
Total	1,544	630	102

A total of 4,330 feet of diamond-drilling had been done to the end of 1934, of which 2,328 feet was from underground.

A 25-ton test mill was constructed on the property in the fall of 1934, and a total of 270 tons of ore was treated by the end of the year. The mill equipment included a jaw-crusher, ball mill, drag-classifier, and flotation cell. A 38 h.p. Diesel engine was installed as motive power but was found unsatisfactory and replaced by a gasoline engine.

The plant used included two 25 h.p. boilers, an 8¼- by a 10-inch steam hoist, and a 310-cubic-foot GD gasoline compressor.

An average of 24 men was employed during the year, of whom 8 were underground. Horace F. Strong was in charge. The mine address is Chapleau.

Hard Rock Gold Mines, Limited

Hard Rock Gold Mines, Limited, was incorporated in January, 1934, with an authorized capitalization of 2,500,000 shares of $1 par value. The officers and directors were: T. H. Rea, president; Jos. Errington, vice-president; W. S. Walton, secretary-treasurer; A. B. Gordon and H. R. Aird, directors. The head office is at 603 Royal Bank Building, Toronto.

This company was formed to take over the property of the Hard Rock Syndicate, which comprises 15 claims, totalling about 810 acres, in Ashmore township, in the Little Long Lac area, Thunder Bay district. It is reached in summer by boat from Hardrock station, and in winter by road from Geraldton station. The post-office address is Geraldton.

During the spring and summer of 1934 a total of 10,109 feet of diamond-drilling was accomplished. A 3-compartment vertical shaft was started in September on claim T.B. 9,985, and sinking was still in progress at the end of the year, at which time the shaft had reached a depth of 140 feet.

Buildings erected included a power-house, boiler-house, blacksmith shop, warehouse, bunk-house, cook-house, powder-house, and manager's residence. The plant installed included a 100 h.p. boiler, a 9- by 8-inch Ingersoll-Rand double-drum hoist, a 530-cubic-foot Ingersoll-Rand Diesel compressor, and a 300-cubic-foot Ingersoll-Rand semi-Diesel portable compressor.

An average of 36 men was employed from August, under the direction of J. C. Dumbrille.

Harkness-Hays Gold Mines, Limited

Harkness-Hays Gold Mines, Limited, was incorporated in July, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: A. M. Nielsen, president; and H. L. Van Norstrand and Herbert Duncan, directors. The head office is at 372 Bay Street, Toronto.

The property acquired by this company consisted of a group of 8 claims, situated two miles east of Schreiber, Thunder Bay district, which included the property of Harkness-Hays Gold Mining Company, Limited. Three adits were driven by the latter company on claims T.B. 3,327 and 3,354, in which they accomplished a total of 1,270 feet of development work.

Operations were started by the present company in July. Two new adits were started, in which a total of 255 feet of development work was accomplished by the end of 1934. This work was done with a 220-cubic-foot Ingersoll-Rand gasoline compressor.

Buildings on the property consisted of a power-house, blacksmith shop, oil storage, 2 bunk-houses, and a cook-house.

About 10 men were employed, under the direction of J. F. Anderson. The mine address is Schreiber.

Hillside Gold Mines, Limited

Hillside Gold Mines, Limited, was incorporated in August, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value. E. V. McMillan was president; G. E. McMillan, 45 Queen Street East, Sault Ste. Marie, was secretary-treasurer.

The property consists of 35 mining claims, located in the northeast part of township 29, range 23, in the Michipicoten area, district of Algoma.

Work was started on claim S.S.M. 4,925 in September and suspended early in December, during which period an adit was driven for a distance of 400 feet, using a gasoline compressor. Buildings erected included a power-house, blacksmith shop, office, 3 small bunk-houses, and a cook-house.

An average of 15 men was employed under the direction of D. S. Baird. The mine address is Wawa.

Hollinger Consolidated Gold Mines, Limited

The authorized capital of Hollinger Consolidated Gold Mines, Limited, is $25,000,000, in 5,000,000 shares of $5 par value; 4,920,000 shares were outstanding on December 31, 1934. The head office is at Timmins.

The officers of the company are: Noah A. Timmins, president; Jules R. Timmins, vice-president; John B. Holden, secretary-treasurer; A. F. Brigham, consulting engineer; John Knox, general manager. The directors are: Noah A. Timmins, John B. Holden, Jules R. Timmins, Wilson Bell, Senator W. L. McDougald, Leo H. Timmins, Allen A. McMartin, James Y. Murdoch, and John I. Rankin.

The following is taken from the general manager's report for the year ending December 31, 1934:—

PROFIT AND LOSS STATEMENT

for year ending December 31, 1934

Sources of 1934 Income:			
Net proceeds from gold and silver (after deducting amount of Dominion bullion tax, $1,091,626.26)			$13,988,824.04
Interest on investments and other income			188,438.89
			$14,177,262.93
Disposal of 1934 Income:			
General charges		$648,070.62	
Mining charges		5,650,091.93	
Milling charges		1,131,857.10	
			7,430,019.65
			$6,747,243.28
Deduct:			
Taxes—			
Province of Ontario	$237,335.35		
Royalty to Town of Timmins	60,873.43		
Municipal to Town of Timmins	58,554.93		
Royalty to Township of Tisdale	12,126.91		
Municipal to Township of Tisdale	2,296.03		
Municipal to City of Toronto	33.82		
Dominion, provincial, and municipal, reserve for	282,406.33		
		$653,626.80	
Silicosis assessment, 1934		35,257.19	
			688,883.99
Net profit from operations before depreciation			$6,058,359.29
Depreciation:			
Plant		$15,017.60	
Investments in other companies and properties written down		2,662.76	
Expenditures on properties abandoned		48,234.09	
			65,914.45
Net Profit from Operations Carried to Surplus Account			$5,992,444.84

SURPLUS ACCOUNT

Balance brought forward, January 1, 1934	$5,439,325.79
Net profits from operations	5,992,444.84
Net profits from the sale of securities and other assets	512,917.83
Transferred from contingent reserve	246,324.33
	$12,191,012.79
Paid out in dividends	6,888,000.00
Balance carried forward, December 31, 1934	$5,303,012.79

BULLION STATEMENT

INVENTORY, JANUARY 1,1934:		
Solutions		$104,257.24
Slags, litharge, and miscellaneous		880.00
Precipitates held over		2,435.00
Gold in process to scavenger		14,500.00
Silver		11,802.83
		$133,875.07
VALUES PRODUCED IN 1934:		
Ore milled	$14,601,036.80	
Tailings loss	612,212.76	
		13,988,824.04
		$14,122,699.11
INVENTORY, DECEMBER 31, 1934		
Solutions		92,403.20
Slags, litharge, and miscellaneous		880.00
Precipitates held over		3,671.00
Gold in process to scavenger		4,500.00
Silver		3,987.94
		$105,442.14
BULLION SHIPPED DURING 1934		14,017,256.97
		$14,122,699.11

YEARLY AVERAGE COSTS

Account	Sundries	Labour	Stores	Total	Per ton ore milled
General miscellaneous charges and administration	....	$248,614.27	$129,807.49	$378,421.76	$0.1991
Surface services	....	53,073.00	37,690.00	90,763.00	.0478
Fire insurance	$18,328.46	....	....	18,328.46	.0096
Group insurance	....	53,399.80	....	53,399.80	.0280
Marketing bullion	33,448.74	....	....	33,448.74	.0176
Workmen's compensation	....	73,708.86	....	73,708.86	.0388
Milling charges	....	446,471.30	685,385.80	1,131,857.10	.5956
Mining charges	....	3,983,770.85	1,666,321.08	5,650,091.93	2.9730
Silicosis assessment	....	35,257.19	....	35,257.19	.0186
Total charges	$51,777.20	$4,894,295.27	$2,519,204.37	$7,465,276.84	$3.9281

Employees

The average number of men employed during the year has been 2,660, distributed as follows:—

MINERS:		MECHANICS:		GENERAL:	
Exploration	31	Operation	112	Mill and refinery	213
Development	441	Maintenance	190	Technical	77
Production	1,386			Clerical	39
				Miscellaneous	133
				Outside properties	38
Total	1,858	Total	302	Total	500

There were also employed at outside properties on December 31, 1934, a total of 116 men, as follows: Hislop, 39; Cochenour-Willans, 37; Gold Island, 26; Long Lake, 14.

The Mill

Milling results were as follows:—

Ore milled ... tons		1,900.490
Average value per ton		$7.68
Gross value	$14,601,036.80	
Deduct loss in tailings	612,212.76	
Net value received		$13,988,824.04

Average tons per day		5,236
Per cent. of possible time run		90.8
Tons per 100 per cent. running time		5,767
Solution precipitated per ton ore	tons	0.98
Value per ton tailings		$0.32
Cyanide consumed per ton of ore	lbs.	0.482
Zinc consumed per ton of ore	lbs.	0.045
Zinc consumed per ton of solution	lbs.	0.046
Lime consumed per ton of ore	lbs.	2.170
Lead acetate per ton of ore	lbs.	0.007
Average value of pregnant solution		$7.54
Average value received per ounce of gold sold		$32.16

Ore Reserves

Our ore reserves on the 31st of December, 1934, consisted of 7,061,926 tons, of a total value of $51,440,260, having an average value of $7.28 per ton. These figures compare with 6,487,559 tons of a total value of $48,430,451.00, having an average value of $7.47 per ton, at the end of 1933.

In the calculations dealing with ore reserves, the statutory price of gold, namely $20.67 per ounce, has been taken as the basis of value, and the same minimum ore grade as used in former years continued.

Hollinger Mill

During the year investigations have been carried on to determine the possibility of improving the extraction, having in mind the greater loss in tailings due to the increase in value of gold. As yet these investigations have not been productive of any positive results.

Hollinger Mine

As stated in the last annual report, operations have been carried on on all levels from the surface to the 3,950-foot level. About 35.8 per cent. of the ore milled came from above the 800-foot level. During the year 877,837 tons of backfill were placed. There has been a further increase in exploration in the backfilled areas mentioned in the last report, and as a result you will note that the total percentage of ore mined above the 800-foot level is slightly in excess of the figure of last year.

Operations in the block between the 2,750-foot level and the 3,950-foot level are still confined to development. It is gratifying to note that there has been a further increase of $3,000,000 in the ore reserves.

The drift west from the Schumacher shaft, mentioned in the last annual report, has been extended, and some interesting ore occurrences disclosed. Investigations have as yet not proceeded far enough to give these discoveries any weight in the general picture.

The shaft below the 3,950-foot level, known as No. 25 shaft, has been sunk to 50 feet below the 4,250-foot level, but no development commenced as yet.

Young-Davidson Mine

As noted in the president's remarks, the Young-Davidson mill went into operation September 8, 1934, and has continued to operate with a surprisingly small number of adjustments. There was some difficulty with the crushing due to the toughness of the ore; this has been overcome and the daily tonnage is now about 625 tons.

The open-pit operation has continued throughout the winter, but under many difficulties, and our experience indicates that underground mining will be more satisfactory during the winter months. Plans are under way for this development.

To date the gold content in the Young-Davidson ore has been $1.76 on $20.67 basis, or $2.88 on the new price. Bullion shipments are being regularly made. Some 51,842 tons had been treated to the end of the year, and operating profits amounted to $53,604.99.

The minor changes and alterations in methods have prevented us from arriving at a true cost, but operations to date have been conducted at a profit.

Hislop Property

A shaft was sunk to a depth of 150 feet and a crosscut driven to intersect the east ore body. In drifting on this level some encouraging assays have been obtained, but the work has not proceeded sufficiently to justify any definite statements as to average values and widths of ore body. The crosscut on the same level being driven to the west has not advanced sufficiently to intersect the west ore body.

The following is taken from the consulting engineer's report on outside properties as at December 31, 1934:—

During 1934, 108 prospects were examined, 96 in the province of Ontario, 10 in the province of Quebec, and one each in Manitoba and Nova Scotia. In many cases the properties were examined in considerable detail, but none showed sufficient merit to warrant our further interest.

The immediate vicinity of the Young-Davidson and Hislop Township properties were given very thorough investigations in order that similar occurrences of ore should not be overlooked.

Prospecting, development, and exploration work on outside properties (except the Young-Davidson) involved an expenditure of $320,000.

Cochenour-Willans

An option was obtained on the Cochenour-Willans property in the Red Lake area, district of Kenora, Patricia portion. This property consists of about 500 acres adjoining the claims of McKenzie Red Lake Gold Mines. Work commenced late in the fall of 1934, and by the end of the year a 3-compartment shaft had been sunk to a depth of 150 feet and 80 feet of lateral work had been done on the 150-foot level.

Gold Island

An option was obtained on the Gold Island property at Night Hawk lake, township of Cody, district of Cochrane. Work commenced late in the year and continued until about the end of January, 1935. At the time of cessation of operations a shaft had been sunk 180 feet and a station had been cut at the 170-foot level.

Horseshoe Mines, Limited

Horseshoe Mines, Limited, was incorporated in 1929, with an authorized capital of 4,500,000 shares of $1 par value. The officers and directors were: W. A. Lamport, president; A. Kelly Evans, vice-president; C. M. Chandler, secretary-treasurer; J. H. Lumbers, W. B. Kendall, and G. G. Goodelle, directors. The head office is at 302 Royal Bank Building, Toronto.

The property of this company includes the old Regina mine in the Lake of the Woods area, district of Kenora. It is 45 miles southeast of Kenora.

Operations at the Regina mine were carried on from July, 1933, until early in February, 1934. During July and August, the mine was again dewatered and a small amount of work done, following which operations were again suspended.

Howey Gold Mines, Limited

Howey Gold Mines, Limited, was incorporated in March, 1926. It has an authorized capitalization of 5,000,000 shares of $1 par value, all issued. The officers and directors are: R. T. Birks, president; W. S. Cherry, vice-president, H. C. McCloskey, secretary-treasurer; J. E. Hammell and John A. Northway; directors. Fraser D. Reid is general manager, and Edward Futterer is resident manager. The head office and mine office are both at Red Lake. The executive office is at 717 Federal Building, Toronto.

The company holds approximately 900 acres in the Red Lake area, district of Kenora, Patricia portion. Transportation to the property is by water route from Hudson, on the Canadian National railway, or by airplane. The average number of men employed per month during 1934 was 231.

The following is taken from the general manager's fiscal year ending December 31, 1934:—

SUMMARY OF WORK ACCOMPLISHED

	1934	1933	1932
Drifts, crosscuts, raises, etc. . . . . feet	3,955	1,879	3,562.5
Shafts and winzes . . . . feet	177	200	430.5
Shaft stations, slashing, etc. . . . . cu. yds.	296	3,860	1,550
Diamond-drilling (underground) . . . . feet	3,629	1,837.6	1,856.6
Diamond-drilling (outside exploration) . . . . feet	851	. . . .	701
Box-holes . . . . feet	972	1,883	830.5
Ore broken . . . . tons	481,492	414,611	339,675
Low-grade material discarded by sorting . . . . tons	85,648	53,170	44,585
Milled after sorting . . . . tons	396,109	290,965	284,664
Broken reserves in stopes (Jan. 1, 1935) . . . . tons	301,990	276,526	206,150

EARNINGS STATEMENT

	1934	1933	1932
Total receipts from sales of gold and silver..........	$1,594,222.51	$1,158,470.03	$1,268,780.07
Total operating cost, including Toronto office expenses	881,869.52	770,010.56	813,368.11
Operating profit..............................	$712,352.99	$388,459.47	$455,411.96

MISCELLANEOUS OPERATING DATA

	1934	1933	1932	Total from start of operations
Tonnage milled and sorted...........	481,757	344,135	329,249	1,493,247
Tonnage discarded by sorting.........	85,648	53,170	44,585	199,519
Tonnage milled.....................	396,109	290,965	284,664	1,293,728
Value a ton hoisted..................	$2.20	$2.73	$3.70	$3.12
Value a ton material discarded by sorting	$0.21	$0.54	$0.42	$0.387
Value a ton of ore milled.............	$2.64	$3.12	$4.21	$3.54
Loss in tailings a ton milled..........	$0.214	$0.24	$0.27	$0.257
Loss a ton of ore hoisted (in milling and sorting)......................	$0.213	$0.286	$0.29	$0.274
Net percentage recovery a ton of ore hoisted	90.3	89.5	92.4	91.2
Total net recovery of gold and silver...	$1,594,222.51	$1,158,470.03	$1,268,780.07	$5,396,191.55

N.B.—All values are figured on gold at $20.67 per ounce.

ANALYSIS OF COSTS

	1934 (481,757 tons)		1933 (344,135 tons)		1932 (329,249 tons)	
	Total cost	Cost per ton milled and sorted	Total cost	Cost per ton milled and sorted	Total cost	Cost per ton milled and sorted
Mine operation......	$497,155.74	$1.032	$445,033.50	$1.293	$425,094.74	$1.292
Outside exploration..	2,389.43	.005	484.39	.002	2,089.95	.006
Crushing and conveying..............	44,902.88	.093	34,918.07	.102	38,866.59	.118
Ore sorting.........	23,485.72	.049	15,612.00	.045	12,820.98	.039
Milling.............	217,909.85	.452	198,877.14	.578	216,049.24	.656
General expense.....	63,993.85	.133	48,277.67	.140	59,337.36	.180
Total plant cost...	$849,837.47	$1.764	$743,202.77	$2.160	$754,258.86	$2.291
Toronto office salaries and general expense............	32,028.69	.066	27,578.92	.080	45,313.19	.138
Interest and exchange	3.36	....	....	....	13,796.06	.042
Total operating expenses before depreciation, Dominion and provincial taxes, and pre-operating charges..	$881,869.52	$1.830	$770,781.69	$2.240	$813,368.11	$2.471
Dominion and provincial taxes......	43,284.59	.090	13,016.83	.038	....	....
Depreciation (on 10 per cent. basis)....	132,749.76	.276	119,108.64	.346	115,333.90	.350
Pre-operating charges	96,351.40	.200	103,240.50	.300	197,549.40	.600
Total cost......	$1,154,255.27	$2.396	$1,006,147.66	$2.924	$1,126,251.41	$3.421

Capital Expenditures

BUILDINGS:		
New change-house	$6,676.54	
New bunk-house	6,065.43	
Addition to hospital	323.03	
Total		$13,065.00
EQUIPMENT:		
X-ray	$2,418.54	
Telephone system	3,488.78	
Tractor	2,182.96	
Rotomill, etc.	716.32	
Fire-fighting equipment, etc.	569.11	
Miscellaneous	2,796.82	
Total		12,172.53
ADDITIONS IN CONNECTION WITH INCREASED TONNAGE AND DEPTH DEVELOPMENT:		
Aldrich pump on 1,300-foot level	$5,671.81	
Mine electric power—light and signal system	3,273.88	
Mill equipment	638.00	
Total		9,583.69
TOTAL CAPITAL EXPENDITURES		$34,821.22

Ore Reserves

The broken ore reserves in the mine as of December 31, 1934, amounted to 301,990 tons, compared to 276,526 tons the previous year. The unbroken reserves amounted to 1,853,097 tons, compared to 1,751,755 tons the previous year. The value of the broken and unbroken reserves is estimated to be approximately $3.50 per ton, based on the current price of gold.

Exploration

During the year the 500-foot level and the 750-foot level west drifts were extended to points 710 feet and 630 feet, respectively, west of the shaft. This development added a substantia tonnage of slightly lower than average-grade ore to the unbroken reserves.

The 1,000-foot level east drift was driven to a point 1,430 feet east of the shaft. A narrow ore body was encountered, having a length of 110 feet, width of 5 feet, and an average assay value of $8.40 per ton, at current gold prices. It was found that this vein does not extend upward to the 875-foot level. The 1,175-foot level east drift is being driven to explore its possible downward extension.

The main shaft was sunk to the 1,500-foot level and a crosscut started. During the year 1935 the winze also will be sunk to the 1,500-foot level and connected at that elevation to the shaft by an exploration drift, from which drift the dike will be systematically explored.

Further exploration work in the dike beyond the present most easterly workings can be carried on more economically by diamond-drilling from the surface.

Operating Costs

It was estimated in January, 1933, that the recommended increase in tonnage would reduce the cost per ton of ore treated to $1.85. The actual cost for 1934 was $1.83 per ton. This outstanding achievement is a direct result of the skill and efficiency of Mr. Futterer and his staff.

Hudson Patricia Gold Mines, Limited

Hudson Patricia Gold Mines, Limited, has an authorized capitalization of 2,500,000 shares of $1 par value. The company was organized to take over the property of the Metals Development Company, Limited, in the Woman Lake area, district of Kenora, Patricia portion. The holdings consist of 26 patented claims, totalling 1,140 acres, in the townships of Goodall and Dent.

The officers and directors of the company are: W. R. Salter, president; C. H. Ackerman, vice-president; B. A. R. Dignam, secretary-treasurer; M. H. Lebel, P. A. Lavallee, J. L. A. Tetreault, B. R. Hepburn, G. Cockerill, directors. The executive office is at 112 Yonge Street, Toronto.

This property has been operated intermittently since 1929. When Hudson Patricia Gold Mines took it over in April, 1934, the following work had been done: No. 1 shaft, inclined, had been sunk to the inclined depth of 100 feet; from it 15 feet of crosscutting had been driven and 312 feet of drifting done. No. 2 shaft, vertical, had been sunk 237 feet, and a station cut at the 211-foot level; about 900 feet of lateral work had been done at this level.

From April to the end of November, 1934, Hudson Patricia Gold Mines crosscut 849 feet and drifted 1,061 feet on the 210-foot level; they also drove 169 feet of raise from the 211-foot level to the 100-foot level, and were sinking a winze from the 2nd level, with the 325-foot level as their objective. This winze was down 75 feet on December 11, 1934.

The plant includes an 80 h.p. locomotive-type boiler, a 500-cubic-foot compressor, a 7- by 6-inch reversing steam hoist, a steam generator for the electric-lighting system, a C.I.R. drill-sharpener, and an oil furnace.

The buildings include a fully equipped assay office, blacksmith shop, cookery, bunk-houses for 50 men, 6 dwelling houses, stable, and powder magazine.

J. M. Thompson is manager at the property. The mine address is Narrow Lake, via Sioux Lookout.

J-M Consolidated Mines, Limited

J-M Consolidated Mines, Limited, was incorporated in February, 1932, with a capitalization of 2,500,000 shares of $1 par value. The officers and directors are: J. E. Day, Toronto, president; Charles Taylor, St. Catharines, vice-president; T. J. Day, Toronto, secretary-treasurer; Hon. J. D. Chaplin, St. Catharines, and J. B. Tudhope, Waubaushene, directors. The head office of the company is at 1116 Federal Building, Toronto.

The company acquired the assets of Jackson-Manion Mines, Limited, and Mint-Ore Mines, Limited. The holdings consist of 34 claims, 21 of which are in the main mine group. All are located in the Woman Lake area, Patricia portion of Kenora district.

The mine was idle from August, 1929, to October, 1933. During the previous operation a shaft had been sunk to a depth of 404 feet, and levels had been established at the 125-, 250-, and 375-foot levels. At the end of 1934 the total lateral work was as follows: 890 feet on the 125-foot level, 1,020 feet on the 250-foot level, 50 feet on the 200-foot sublevel, and 760 feet on the 375-foot level. A winze had been sunk 30 feet from the 375-foot level, and 340 feet of raises had been driven.

A cyanide mill capable of handling 30 tons a day was put into operation in May, 1934, and at December 10 had treated 3,066 tons of ore, having a value of $31,200.

The mill equipment includes a 6- by 8-inch jaw-crusher, a 5- by 3-foot ball mill in closed circuit with cone classifier, thickener, Pachuca tank, clarifiers, and filters.

D. M. Thomson is in charge of operations, employing an average of 46 men. The mine address is Jackson Manion.

Kenora Prospectors and Miners, Limited

The capitalization of Kenora Prospectors and Miners, Limited, was increased from 500,000 shares to 1,000,000 shares of $1 par value in 1934. The officers and directors were: Thayer Lindsley, president; I. A. Lindsley, vice-president; Geo. H. Ince, secretary-treasurer; I. M. Machin and Jos. Errington, directors. The executive office is at 25 King Street West, Toronto. The mine office is at Kenora.

The property held by this company includes the old Mikado mine and the Cedar Island mine, both of which are located at Shoal lake, in the Lake of the Woods area, district of Kenora. They are about 45 miles by water from Kenora.

Mikado

Underground work was carried on at the Mikado mine from January 1 to about July 20, 1934. During this period 212 feet of drifting was done on the old 10th level, which is 560 feet vertically from surface. Also a total of 2,760 feet of diamond-drilling was accomplished from underground.

Cedar Island

In May, 1934, work was resumed at the Cedar Island mine, which had been idle since October, 1932. Operations were transferred farther inland to the old Cornucopia shaft, as the workings from the inclined shaft beside the lake were making considerable water. The Cornucopia shaft had been sunk vertically to a depth of 81 feet in the early days, and about 100 feet of lateral work accomplished at that depth. In 1934 this shaft was timbered, a headframe and plant were erected, and sinking was carried on to a depth of 393 feet. A level was established at 284 feet, where 1,066 feet of drifting and 836 feet of crosscutting was accomplished. A total of 1,800 feet of diamond-drilling was done from surface.

The plant used included a 55 h.p. boiler, an 8¼- by 10-inch Ingersoll-Rand divided-drum hoist, and a 600-cubic-foot Ingersoll-Rand Diesel compressor. New buildings erected included a power-house, dry-house, blacksmith shop, and powder-house.

An average of 45 men was employed by this company during the year, of whom 11 were underground. Geo. H. Ince was in charge, with H. Johnson as contractor.

Kenty Gold Mines, Limited

Kenty Gold Mines, Limited, is capitalized at 3,000,000 shares of $1 par value. The officers are: F. L. Trethewey, president; S. W. Black, secretary-treasurer. The executive office is at 8 Wellington Street East, Toronto.

The company suspended all operations at its property in Swayze township, district of Sudbury, in July, 1934, following unfavourable results.

The development work accomplished during 1934, and the total to the suspension of operations, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	1934	Total	1934	Total
No. 1 Shaft	feet	feet	feet	feet
250-foot	64	434	....	74
375-foot	382	840	335	518
500-foot	....	166	....	202
Total	446	1,440	335	794
No. 2 Shaft				
290-foot	1,533	1,991	701	1,277
525-foot	417	554	189	705
Total	1,950	2,545	890	1,982

No. 1 shaft was sunk to a depth of 510 feet, and No. 2 shaft to 534 feet. Both are vertical 2-compartment shafts; they are about 1,800 feet apart.

The total footage of diamond-drilling done on the property from the commencement of operations was 7,401 feet, of which 6,298 feet was from underground. No changes were made in the plant during 1934.

An average of 37 men was employed, of whom 22 were underground. E. T. Corkill was in charge, with R. M. Williams as assistant.

Kirkland Consolidated Mines, Limited

Kirkland Consolidated Mines, Limited, is capitalized at 7,000,000 shares of $1 par value. There are issued 4,675,706 shares, of which 3,250,000 shares are pooled until July 1, 1935. The officers and directors are: J. W. Rudhard, president; Ferdinand Frohe, vice-president; C. C. Tyx, Tonawanda, N.Y., secretary-treasurer; Geo. F. Pfeiffer, Kevin Killeen, Norman R. Davis, Richard W. Langford, directors. The head office is at 1717 Metropolitan Building, Toronto.

The company owns 1,200 acres: 4 claims in McVittie township, 14 in Gauthier township, and 14 in Grenfell township, district of Timiskaming. A 2-compartment shaft has been sunk to a depth of 265 feet, with levels at 150 and 250 feet. During 1934 the following work was done on the 250-foot level: drifting, 820 feet; crosscutting, 1,280 feet; sinking, 50 feet; diamond-drilling underground, 2,270 feet; diamond-drilling from surface, 1,488 feet. Diamond-drilling on surface from January 1 to February 20, 1935, was 1,398 feet. Underground work was stopped on November 10, 1934.

Ralph Hurd is mine manager, and employed an average force of 25 men. The mine address is Sesekinika.

Kirkland Gold Belt Mines, Limited

Kirkland Gold Belt Mines, Limited, is capitalized at 4,000,000 shares of no par value. The officers and directors are: George W. Morris, president; Jas. E. Day, vice-president; M. C. Smith, treasurer; Roy Weldon, secretary; Dr. W. H. Bennett, H. B. Anderson, and Walter B. Robb, directors. Howard Brassaw is mine superintendent. The mine address is King Kirkland.

The property consists of 292 acres in Lebel township, district of Timiskaming. The average number of men employed during the year was 21.

The development work on the property is as follows:—

	1934	Total to date
	feet	feet
Shaft-sinking	250	768
Crosscutting	265	727
Drifting	1,237	3,529

The mine closed on December 31, 1934. On January 23, 1935, work was again started by Morris Kirkland Gold Mines, Limited, a new company formed to take over the property.

Kirkland Lake Gold Mining Company, Limited

The officers and directors of the Kirkland Lake Gold Mining Company, Limited, are: J. B. Tyrrell, president; R. G. O. Thomson, vice-president;

R. Graham, secretary; V. H. Emery, managing director; A. C. Matthews, J. A. Dalton, J. C. Haight, R. V. Le Sueur, and W. S. Walton, directors. The company owns 465 acres in the township of Teck, district of Timiskaming, and is capitalized at 5,500,000 shares of $1 par value. The head office is at the Bank of Commerce Building, Toronto. The mine address is Kirkland Lake. Wm. Sixt was mine manager until the latter part of the year, when he resigned. An average of 139 men was employed during the year.

The following is taken from the president's report to the shareholders for the year ending December 31, 1934:—

The total income for the year amounted to $717,005.03, of which $702,720.20 was bullion produced. This is $181,310.14 more than was produced in 1933. Of the above income, $297,629.56 was paid in wages, and $193,790.00 for equipment and supplies, almost all of which was purchased from Canadians or Canadian companies. In addition $65,990.00 was paid for hydro-electric power and $10,545.47 in taxes.

The profit derived from operations for the year was $163,512.88, after allowing depreciation but before providing for income tax. In December last an interim dividend of 3 per cent. on the issued stock of the company was paid, which called for an expenditure of $157,173.60.

The following is a summary of the work done in the mine during the year:—

Ore mined and hoisted to mill	tons	64,952
Drifting	feet	5,524
Crosscutting	feet	750
Sinking	feet	408
Raising	feet	983
Station-cutting	cu. ft.	10,200
Slashing	cu. ft.	28,833
Diamond-drilling	feet	5,904

The No. 2 winze was sunk to 5,885 feet, and levels were begun or partly opened at 5,600, 5,725, and 5,850 feet. One hundred and forty-five feet of crosscutting and 1,445 feet of drifting was done here, but with the exception of a ventilation and second exit raise from the 5,600- to the 5,450-foot level, work has been discontinued on these levels while the intensive exploration of the upper levels is in progress.

In co-operation with the management of the Teck-Hughes mine, a connection was made from our 5,200-foot level to their 42nd level, in order to provide an escapement way for the men of one mine into and through the other mine in case of emergency.

The 2,475-foot level, which, at the request of Macassa Mines, Limited, had been driven into their property, was cleared out, so that there is now a free passage westward at this level into their mine, as well as the passage eastward at the 5,200-foot level into the Teck-Hughes mine.

During the year two independent mining engineers, namely Messrs. V. H. Emery and S. N. Graham, were engaged to make a thorough examination of your mine. Their extended report, with plans and sections, was received on the 4th of September, 1934. On the 21st of September, a synopsis of this report, approved by these engineers, was mailed to all registered shareholders, and notices were inserted in the newspapers advising all shareholders, whether registered or not, that the original report was open to inspection at the head office of your company. A number of persons, including representatives of several newspapers, came to the office and examined the report.

As a result of such report a more thorough and intensive programme of lateral exploration and diamond-drilling was undertaken in the mine, including the upper portions, which had not been worked for some years. This lateral exploratory work was in progress at the end of the year and was beginning to show very favourable results, and it is the intention to continue it during the present year.

Since the above report was submitted, a decided improvement has been made in the operation of the mill. Following the recommendations therein contained, the capacity of the primary rock crushers was increased by the installation of larger motors, which enables the ore to be ground finer throughout the circuit, and the result has been to increase the amount of gold precipitated by the cyanide solution. This, with a general tuning-up of the mill, has, without large expenditure or material increase of costs, raised the percentage of gold extracted from the ore in the mill higher than previously attained with the tonnage now being treated.

Mr. Emery was subsequently appointed consulting engineer to supervise and watch the operations undertaken as the result of the report.

Lake Caswell Mines, Limited

Lake Caswell Mines, Limited, was incorporated in April, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: F. J. Sullivan, general manager; M. F. Millward, secretary;

T. A. Burke, G. Cockerill, A. Godfrey, L. J. Layden, and A. E. Dawson, directors. The head office is at 2201 Sterling Tower, Toronto.

The property of this company includes the old Westree or Champion Reef mine in Macmurchy township, in the West Shiningtree area, district of Sudbury. It consists of a group of four claims, on which previous operators put down two shafts, one to 500 feet and the other to 100 feet. They established levels at 240 and 500 feet, where they did 325 and 780 feet of lateral work, respectively. In addition a station was cut at a depth of 92 feet.

This shaft was dewatered in July, 1934, and 70 feet of lateral work was accomplished on the 500-foot level. Underground work was then suspended in favour of surface work for the balance of the year.

The old mining plant was used, which included a 95 h.p. boiler, a 10- by 12-inch hoist, and a 460-cubic-foot Ingersoll-Rand steam compressor.

An average of 19 men was employed under the direction of F. J. Sullivan. The mine address is Westree.

Lake Shore Mines, Limited

Lake Shore Mines, Limited, is capitalized at $2,000,000, in shares of $1 par value. The executive officers and directors are: Harry Oakes, president; W. H. Wright, vice-president; A. L. Blomfield, managing director; Dr. W. P. St. Charles, treasurer; Kirkland Securities, Limited, secretary; Albert Wende and Ernest Martin, directors. The mine and works are at Kirkland Lake, Teck township, district of Timiskaming.

An average of 1,299 men was employed during the year. E. W. Todd is mine superintendent.

The following is taken from the report of the superintendent for the fiscal year ending June 30, 1935:—

> During the year, 833,094 dry tons of ore were treated, yielding 460,442 ounces of gold and 105,514 ounces of silver, having a gross value of $16,026,108.57. The total production, after deduction of the federal bullion tax, amounted to $14,578,936.13.

PRODUCTION RECORD

Period	Months	Tons milled	Gross value of bullion[1]	Dividends paid
Mar. 1, 1918, to Nov. 30, 1918	9	14,948	$372,352.35	$100,000
Dec. 1, 1918, to Nov. 30, 1919	9	11,907	302,518.17	100,000
Dec. 1, 1919, to Nov. 30, 1920	12	18,889	525,278.38	80,000
Dec. 1, 1920, to Nov. 30, 1921	12	21,681	523,597.39	120,000
Dec. 1, 1921, to June 30, 1923	19	36,825	850,282.92	160,000
July 1, 1923, to June 30, 1924	12	24,223	590,119.98	160,000
July 1, 1924, to June 30, 1925	12	96,838	1,812,008.05	600,000
July 1, 1925, to June 30, 1926	12	125,676	2,233,475.85	700,000
July 1, 1926, to June 30, 1927	12	214,335	3,105,047.85	1,200,000
July 1, 1927, to June 30, 1928	12	237,962	3,629,317.57	1,600,000
July 1, 1928, to June 30, 1929	12	367,015	5,519,138.86	2,000,000
July 1, 1929, to June 30, 1930	12	467,648	6,609,728.42	2,600,000
July 1, 1930, to June 30, 1931	12	698,624	9,153,546.62	3,600,000
July 1, 1931, to June 30, 1932	12	834,434	13,798,128.33	6,000,000
July 1, 1932, to June 30, 1933	12	797,673	13,277,685.72	6,000,000
July 1, 1933, to June 30, 1934	12	836,991	16,382,274.27	6,000,000
July 1, 1934, to June 30, 1935	12	833,094	16,026,108.57	8,000,000
Total		5,638,763	$94,710,609.30	$39,020,000

[1] Includes exchange premiums.

DEVELOPMENT FOOTAGE FOR THE YEAR

Level	Drifting	Cross-cutting	Raising	Box-holing	Sub-drifting	Ore and waste passes	Total footage	Diamond-drilling		Station-cutting
	feet	feet	feet	feet	feet	feet		ft.	in.	cu. ft.
200-foot	99.5	47.3			4		150.8	420		
400-foot	228.7	71.3	113.9	69.2	117.6		600.7	1,093		
600-foot	188.8	130.8	179.5		392		891.1	1,378		
800-foot	51.2	190	836.8		805.7		1,883.7	611	7	
1,000-foot	163.7	87.6	481.8		900.9		1,634	1,147	11	
1,200-foot	168.4	129.8	201		395.6		894.8	1,103	2	
1,400-foot	88.1		152.5		338.3		578.9	70	6	60
1,600-foot	352.4	361.2	160.2		97.4		971.2	392	8	
1,800-foot	578.4		49.2		29.6		657.2	263		
2,000-foot	1,015.3	176.7	535.9		146.5		1,874.4	866	6	
2,200-foot	444.6		751.5		372.9		1,569	694	3	
2,325-foot	738.1	43.6	243		123.6		1,148.3	395	11	408
2,450-foot	697.8		337.5		135.2		1,170.5	682	3	
2,575-foot	1,387.9	380.6	396.2		339.8		2,504.5	1,125	1	
2,700-foot	686.1	435	195.4	66.4	206		1,588.9	465	4	
2,825-foot	272.9	114.5	532.3		24		943.7	1,114		
2,950-foot	1,208.8	194.4	102.6				1,505.8	269	11	
3,075-foot	373.9	41.4	170				585.3	440	4	
3,200-foot	258.2	84.7					342.9	391	1	
3,325-foot										
3,450-foot										
3,575-foot										
3,700-foot										
3,825-foot		92.1					92.1	706	9	
3,950-foot										
4,075-foot										
4,200-foot		11				154	165			
4325-foot		44.4				93.7	138.1			4,800
4,450-foot	284	44.3				33.9	362.2	559	4	3,108
Total	9,286.8	2,680.7	5,439.3	135.6	4,429.1	281.6	22,253.1	14,190	7	8,376

SUMMARY OF ORE HOISTED FOR THE YEAR

Level	Ore from development	Ore from mining
	tons	tons
200-foot	184	2,657
400-foot	1,017	9,821
600-foot	650	48,684
800-foot	1,248	62,744
1,000-foot	687	31,970
1,200-foot	503	20,246
1,400-foot	380	31,034
1,600-foot	324	7,625
1,800-foot	1,154	4,227
2,000-foot	4,540	37,032
2,200-foot	3,007	63,515
2,325-foot	1,583	93,575
2,450-foot	1,798	147,262
2,575-foot	1,354	133,980
2,700-foot	1,862	43,174
2,825-foot	39	35,508
2,950-foot	2,045	17,253
3,075-foot	282	12,692
3,200-foot	54	3,036
3,450-foot		8
4,450-foot	423	
Total	23,134	806,043

SUMMARY OF DEVELOPMENT WORK PERFORMED SINCE THE BEGINNING OF OPERATIONS

	Feet
Drifting	121,852
Crosscutting	31,335
Raising	78,934
Subdrifting	16,143
Ore and waste passes	11,647
Shaft-sinking	7,998
Shaft-raising	1,340
Shaft-slashing	761
Winze-sinking	1,151
Diamond-drilling	104,931
	cu. ft.
Box-holing	337,636
Station-cutting	761,681
Sumps	57,068

STATEMENT OF COSTS FOR THE YEAR

	Cost per ton milled
Development	$0.399
Mining	3.515
Milling and refining	1.264
Marketing bullion	.072
General and administrative expense	.249
Operating cost	$5.499
Depreciation	1.053
	$6.552
Provision for taxes (exclusive of bullion tax)	1.248
Total cost	$7.800

Development

During the period, development drifting was limited almost entirely to further exploration in the No. 1 or south vein zone. Total drifting amounted to 9,286.8 feet, of which 3,238 feet were driven in ore averaging 0.77 ounces over an average exposed width of 58 inches.

An ore shoot opened up in No. 1 vein on the 1,800-foot level, near the west side of the property, was extended to the 2,700-foot horizon. The average length of this ore body was 380 feet, and its width, as indicated in preparation for stoping, was 13 feet. Its downward continuation has been determined by diamond-drilling at the 2,825-foot level.

In a section of No. 1 vein situated to the east of No. 1 shaft, further development has proven a continuous ore body extending from the 1,800-foot level to a minimum depth of 3,200 feet. The average length of this occurrence was determined to be 480 feet, and the average width 14 feet.

Other ore shoots, more erratic in character, were discovered in the central section of the No. 1 vein zone. These may be mined profitably at the prevailing market value of gold.

The relative importance of No. 1 vein at the present time is indicated in the table below:—

TONS HOISTED PER MONTH FROM NOS. 1 AND 2 VEINS

Month	No. 1 vein		No. 2 vein		Total
	tons	per cent.	tons	per cent.	tons
July, 1934	27,397	41.47	38,660	58.53	66,057
August, 1934	32,847	45.59	39,209	54.41	72,056
September, 1934	27,516	42.12	37,809	57.88	65,325
October, 1934	36,141	49.48	36,901	50.52	73,042
November, 1934	33,592	48.61	35,507	51.39	69,099
December, 1934	29,816	42.45	40,423	57.55	70,239
January, 1935	30,878	43.37	40,315	56.63	71,193
February, 1935	26,771	41.65	37,505	58.35	64,276
March, 1935	31,795	46.05	37,244	53.95	69,039
April, 1935	29,563	43.24	38,799	56.76	68,362
May, 1935	24,276	34.12	46,869	65.88	71,145
June, 1935	28,050	40.45	41,294	59.55	69,344
Total	358,642	43.25	470,535	56.75	829,177

Development of No. 1 vein has been stressed in order to permit the extraction of ore from this hanging-wall zone, in advance of mining out the footwall ore bodies situated in No. 2 vein.

At the end of the year, there was exposed in drift backs a total of 16,540 lineal feet of ore in which no stoping had been done. The indicated average grade before slashing was 0.67 ounces per ton across 61 inches. Of the total, a length of 10,696 feet was in No. 2 vein and 5,844 feet in No. 1 vein.

The success attending exploration work in the upper and middle levels of the mine, coupled with the present higher value of gold, continues to render unnecessary any immediate further development of lower horizons.

No. 5 Shaft

To expedite the early removal of all ore in the upper and intermediate levels, it was decided to construct a new main hoisting shaft from surface to the 3,950-foot horizon. This No. 5 shaft was started in the footwall of the No. 2 vein zone, a location advantageous from the standpoint of economy of construction and operation, as well as safety from possible subsidence of ground over stoped areas.

Crosscuts were started on certain levels to connect present workings with the new shaft location. From these and other crosscuts, raises will be driven, from which the shaft and station excavations will be completed.

In order to maintain the desired location for No. 5 shaft in the footwall, it was necessary that the upper 70 feet be sunk through the bed of Kirkland lake, now filled with tailings. This work was placed on contract in the hands of the Foundation Company of Canada a reliable firm capable of successfully completing this particular type of undertaking.

Stoping

All lower new stoping operations, in No. 2 vein, were started on a filled square-set rill method, considered to be most suitable to the ground conditions. A start was made to prepare for mining, under this method, a block of ground extending from the 2,450- to the 3,075-foot levels. New work consisted mainly of slashing drift walls, timbering, and driving fill raises.

Stoping was resumed on the 2,575- and 2,700-foot levels, using the rill method. Slashing of drift walls in No. 1 vein was partially completed to the 2,825-foot level, and a number of new stopes were started. During the year, 473,022 tons of backfill were placed.

The position of the mine, in regard to reserves of ore, broken and in place, was fully maintained.

Milling

Large-scale research work was continued throughout the year, resulting in further increase in extraction. A new precipitation and refining plant was completed, to replace the previously existing installation, which had become inadequate to serve present requirements.

Lakeland Gold, Limited

Lakeland Gold, Limited, was formed to take over the assets and liabilities of Lakeland Gold Mines, Limited. The shares of the old company were exchanged at the rate of four shares of the old company for one of the new. The company owns 1,120 acres at Wolf lake, Maisonville township, district of Timiskaming. The company is capitalized at 2,000,000 shares, of which 1,100,000 are issued. The officers and directors are: F. A. Pollard, president; M. D. Wynman, secretary-treasurer; A. R. Timms, first vice-president; B. Thornber, second vice-president; Robert Johnston, T. Brittain, Thos. Pope, Bruce Mason, directors. Geo. Schmelzle is mine manager. The head office is at 19 Sun Life Building, Hamilton. The mine address is Bourkes.

The following work was done from March 24 to May 15, 1934: crosscutting, 80 feet; drifting, 412 feet; and raising, 89 feet. The mine is being kept pumped out.

Lakeside-Kirkland Gold Mines, Limited

Lakeside-Kirkland Gold Mines, Limited, owns 7 claims in Lebel township, district of Timiskaming. The original company, Queen Lebel Gold Mines, Limited, sold its assets to the Queen Lebel Gold Mining Company, Limited, the shareholders to receive one share of the new company for two of the old. Later, in 1934, the name of the company was changed to Lakeside-Kirkland Gold Mines, Limited, the exchange of shares being made on a basis of one for one.

The capitalization is 3,000,000 shares of $1 par value. A permanent directorate has not yet been appointed. At present E. B. Knapp is managing director; and E. B. Wood, director.

The mine operated from May 2 to November 2, 1934, with an average force of 22 men. During that time 600 feet of drifting and crosscutting and 1,700 feet of diamond-drilling were done on the 300-foot level.

The plant consists of: 2 locomotive-type boilers, of 40 h.p. each; a 400-cubic-foot compressor; and an 8- by 10-inch single-drum steam hoist.

Richard Callin was superintendent. The mine address is Kirkland Lake.

Lebel Oro Mines, Limited

Lebel Oro Mines, Limited, was incorporated in 1920, and the present authorized capitalization is 3,000,000 shares of $1 par value. The officers and directors are: W. J. Green, president; F. E. Pentz, vice-president; P. Fahrenholtz, secretary-treasurer; W. H. Englebright and J. R. Hetherington, directors. The executive office is at 703 Northern Ontario Building, Toronto.

The property of this company includes the old Long Lake mine, located in township 69, district of Sudbury.

Operations at this mine were suspended at the end of February, 1934, following the dewatering and sampling of the old workings. Late in June the construction of a 200-ton mill was started, which was completed at the end of October. Work was then suspended, but is expected to be resumed in the spring of 1935, when it is planned to start milling the tailings from the original operation.

Lee Gold Mines, Limited

Lee Gold Mines, Limited, was incorporated in 1931, with an authorized capital of 3,000,000 shares of $1 par value. The officers and directors were: J. J. Byrne, president; W. B. McPherson, secretary; D. A. Ampleford, treasurer; M. J. Shunsby, M. D. Gray, and E. M. Howells, directors. The head office is at 244 Bay Street, Toronto.

In 1933 the company acquired a group of 17 claims in Greenlaw township, in the Swayze area, district of Sudbury. Surface work was started in April, 1933, followed by 2,000 feet of diamond-drilling. The installation of a mining plant was started in January, 1934.

A 2-compartment vertical shaft was started in March. It was sunk to a depth of 275 feet, and levels were established at 125 and 250 feet. Underground work was suspended in November. A total of 480 feet of drifting, and 624 feet of crosscutting was accomplished on the 125-foot level, and a total of 35 feet of drifting and 400 feet of crosscutting was done on the 250-foot level. The property was closed down at the end of January, 1935.

The plant installed included two 33 h.p. boilers, an 8- by 12-inch AC hoist, and a 52.5-cubic-foot Ingersoll-Rand steam compressor. Buildings erected included a power-house, blacksmith shop, 2-storey office, 2-storey bunk-house, cook-house, stable, and powder-house.

An average of 21 men was employed during 1934. A. Jamieson succeeded R. E. Miller as manager.

Little Long Lac Gold Mines, Limited

Little Long Lac Gold Mines, Limited, was incorporated in January, 1933, with an authorized capitalization of 2,000,000 shares of no par value. The officers and directors are: Jos. Errington, president; Thayer Lindsley, vice-president; L. A. MacDonald, secretary-treasurer; W. S. Morlock, A. B. Gordon, and D. M. Morin, directors. The executive office is at 25 King Street West, Toronto. The mine address is Geraldton.

The property is in the Little Long Lac area, district of Thunder Bay, two miles south of the Long Lac–Port Arthur branch of the Canadian National Railways.

During 1934 the 3-compartment vertical shaft was sunk an additional 269 feet to a total depth of 719 feet, and levels were established at 445, 570, and 695 feet.

The development work accomplished during the year on the various levels was as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
204-foot	156	....	250
325-foot	740	....	80
445-foot	756	442	....
570-foot	380	....	....
695-foot	120	....	....
Total	2,152	442	320

In September a 48-mile hydro-electric power line was completed from the Northern Empire mine to the property. The original hoist and compressor were replaced by an Ingersoll-Rand double-drum electric hoist and a 1,250-cubic-foot Ingersoll-Rand electric compressor. The boiler plant was retained for heating and standby service.

A 150-ton mill was constructed and put in operation on November 24, 1934. A total of 5,485 tons of ore had been milled by the end of the year, which was obtained from the ore dump and from back-slashing, in preparation for stoping, on the 204-, 325-, and 445-foot levels.

The mill equipment includes a 15- by 24-inch jaw-crusher, a 5-inch Newhouse crusher, a 7- by 5-foot ball mill, a 54-inch Akins classifier, a 5- by 16-foot tube mill, a 36-inch duplex Akins classifier, two 28- by 12-foot Dorr tray thickeners, four 20- by 15-foot Dorr agitators, one 16- by 12-foot Dorr agitator, two 8- by 10-foot Oliver filters, a Merrill-Crowe continuous precipitation unit, six corduroy blanket tables, and amalgamation equipment. Approximately 60 per cent. of the gold is obtained by amalgamation, which is used on the primary classifier overflow and the tube-mill discharge.

Buildings erected during 1934 included a new dry-house, new general office, new 2-storey cook-house, hospital, school, a second 2-storey bunk-house, nine dwelling houses, mill, refinery, and assay office.

An average of 142 men was employed, of whom 27 were underground. A. A. Barton was in charge of operations, with A. Rennick as mill superintendent.

Lucky Cross Leasing Syndicate

The Lucky Cross Leasing Syndicate is capitalized at 700 units of $50 each. The officers are: W. J. Cook, president; Gerald D. O'Meara, secretary-treasurer S. A. Pain, managing director; R. J. Carter and Dr. R. J. Neelands, directors. The secretary's office is at the Bank of Commerce Building, Kirkland Lake.

In 1933 the syndicate obtained a lease on the Lucky Cross property in Teck township, district of Timiskaming. A further report regarding the work on the property is given under Golden Gate Mining Company, Limited, on page 96.

Lucky Kirkland Gold Mines, Limited

Lucky Kirkland Gold Mines, Limited, was incorporated in April, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value, 1,600,905 of which are issued. The officers and directors are: T. B. Armstrong, president; S. L. MacDonald, vice-president and manager; J. J. Gray, secretary-treasurer; G. C. Kirkpatrick, director. The head office is at 159 Bay Street, Toronto. The mine address is Swastika.

Operations were carried on during May and June, 1934, on the property in Eby township, district of Timiskaming, with an average force of 15 men. About 100 feet of drifting was done on the 400-foot level, making a total of 4,000 feet of lateral work to date. The shaft is 415 feet deep.

The mining plant consists of a 60 h.p. boiler, a 6- by 8-inch Jenckes hoist, and a 300-cubic-foot Ingersoll-Rand compressor. There is a camp to accommodate 30 men.

Macassa Mines, Limited

The capitalization of this company is 3,000,000 shares of $1 par value. The officers and directors are: Robert A. Bryce, president; L. Soliague, secretary-treasurer; John D. Perrin, Henry M. Porteous, Thomas Riggs, and Arthur G. Slaght, directors. G. A. Howes is mine manager. The head office is at 85 Richmond Street West, Toronto. The mine office is at Kirkland Lake. About 134 men were employed at the mine during the year.

The company owns 6 claims, adjoining the Kirkland Lake Gold mine on the west, in Teck township, district of Timiskaming. On November 1, 1934, the company paid its initial dividend at the rate of 5 cents per share.

The following is an extract from the report of the mine manager for the twelve months ending March 31, 1935:—

Production

During the year 66,534 tons of ore were treated, from which $1,058,958.29 was recovered, or $15.91 per ton. The daily average milling rate was 182.3 tons at 91.95 per cent. running time. The average extraction was 93.89 per cent.

Construction

To bring the original plant and equipment in line with the rate of production and the amount of underground development work required, several additions were made during the year. The principal expenditures consisted of four cottages, air compressor, large hoist motor, raising headframe, underground equipment, new steel shop and small mill additions, as follows:—

Staff residences (4)	$11,605.10
Hoist and compressor-house equipment	18,152.92
Carpenter and electrical shop	257.03
Raising headframe, ore and waste bin, etc.	7,102.97
Mill and sprinkler system additions	7,465.00
Mine equipment	17,650.55
New steel shop and equipment	3,615.77
Miscellaneous	6,400.45
Total	$72,249.79

Development

While hoisting ore and waste with cages, new exploration and development was limited. To correct this condition, it was decided to change over to skip-hoisting which necessitated cutting underground loading pockets and raising the headframe. These additions were made during the first five months of the fiscal year, since which time we have had ample hoisting capacity. Since the main shaft has now reached 3,000 feet in depth, this will permit the opening up of new levels at 2,575, 2,675, 2,825, and 3,000 feet. The drift on the 2,475-foot level, west of the shaft, has followed the main break, which has been strong and persistent so far. The face of this drift is now half way between the shaft and the western boundary of the property. Work here has disclosed short sections containing commercial values, but no workable ore shoot in this section has yet been found. The summary of development work is as follows:—

	1934-35	1933-34
	feet	feet
Drifting	5,988	3,483.5
Crosscutting	1,033	349
Raising	1,409	744
Shaft-sinking	481	....
Station-cutting	91	30
Total	9,002	4,606.5
Diamond-drilling	3,489	2,701.5

Ore Reserves

To date, no level has been fully explored, but new ore shoots have been opened up on the 1,400-, 1,500-, 1,750-, 1,850-, and 2,675-foot levels during the past six months. Some of these shoots are not sufficiently developed to be included in the ore estimate. Taking only positive ore and not making any estimate of a partially developed good tonnage of similar grade nor including indicated lengths of lower grade, the following is an estimate:—

	Tons	Ounces per ton	Value per ton at $35
Unbroken ore	56,900	0.44	$15.40
Broken ore	11,600	.49	17.15
Surface dump	3,490	.43	15.00

With lateral work under way on five levels, and the shaft at sufficient depth to commence work on four more, the coming year will be one of intensive exploration with excellent possibilities of developing ore.

Operating Costs

All work, apart from capital expenditures, has been written off into the operating costs. The development and exploration costs include two major developments, namely, the 2,475-foot west drift and 481 feet of shaft-sinking, which amounts to $0.72 per ton milled.

The operating costs, before provision for depreciation and taxes, are as follows:—

	Cost per ton milled
Development and exploration	$2.44
Mining	2.27
Milling	1.70
Administration and general charges	.98
Total	$7.39

The plant and equipment expenditures are now complete for the present scale of production, so that capital expenditures in the immediate future will be small.

McIntyre-Porcupine Mines, Limited

The authorized capitalization of this company is 800,000 shares of $5 par value. The officers and directors are: J. P. Bickell, president; E. D. Fox, secretary; Balmer Neilly, treasurer. The directors are: J. P. Bickell, W. J. Sheppard, J. B. Tudhope, D. H. McDougall, Strachan Johnston, and Bernard E. Smith. The head office of the company is at 15 King Street West, Toronto. R. J. Ennis is general manager. The mine address is Schumacher.

The company's main property is at Schumacher, in Tisdale township, district of Cochrane. Other holdings of the company are: (1) an option on a property in Hislop township in the new gold area east of Matheson on the T. and N.O. railway, which the company diamond-drilled during the summer and fall of 1934; (2) a property of approximately 400 acres in the Birch Lake area, which is now being worked by lessees, W. D. Cooper and P. A. Barry; (3) a 90 per cent. interest in approximately 390 acres adjoining the Howey mine in the Red Lake area; (4) a 50 per cent. interest with Temiskaming Mines Company, Limited, in the Blue Diamond Coal Company, Brule, Alta.; (5) an option to acquire Canadian Coal Fields, Limited, Hay River, Alta.; (6) an option on the property of O'Leary Malartic Mines, Limited, and other claims owned outright, at Mud Lake, Que.; (7) a 90 per cent. interest in a group of claims in the Beardmore area.

The following information regarding the property at Schumacher is taken from the general manager's report for the fiscal year ending March 31, 1935:—

Production

Ore treated.......................................tons	862,100	
Value per ton (0.294 ounces at $34.67[1])	$10.23	
Gross value..	$8,819,660.27	
Bullion recovered:		
Gold (242,235.876 ounces at $31.34[2])............................		$7,590,632.35
Silver (64,746.15 ounces at $0.494)...............................		32,038.75
Total value..		$7,622,671.10
Recovered per ton (0.281 ounces)..............................	$9.79	
Less bullion levy......................................	.94	
Total value....................................	$8.85	
Bullion marketing costs..		29,105.52
Net value of bullion recovered.................................		$7,593,565.58

PRODUCTION SINCE THE BEGINNING OF MILLING OPERATIONS IN 1912

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
1912....................	12	14,500	$7.00	$101,555.16	$5.25	$76,166.38
1913....................	12	31,979	7.85	251,314.45	7.05	225,752.25
Jan. 1, '14, to Mar. 31, '15..	15	85,654	8.87	760,232.16	8.39	718,331.71
Apr. 1, '15, to Mar. 31, '16..	12	105,758	7.71	815,345.49	7.38	779,990.94
Apr. 1, '16, to June 30, '17..	15	195,307	10.00	1,954,793.28	9.55	1,864,914.28
July 1, '17, to June 30, '18..	12	178,327	10.05	1,793,197.55	9.61	1,714,258.00
July 1, '18, to June 30, '19..	12	179,874	9.78	1,759,627.40	9.29	1,671,646.03
July 1, '19, to June 30, '20..	12	188,835	11.52	2,175,891.31	11.02	2,080,178.44
July 1, '20, to June 30, '21..	12	171,916	11.67	2,005,672.00	11.08	1,904,326.36
July 1, '21, to June 30, '22..	12	193,971	10.69	2,074,088.40	9.99	1,937,105.07
July 1, '22, to June 30, '23..	12	240,615	9.96	2,397,303.00	9.35	2,249,741.63
July 1, '23, to June 30, '24..	12	360,140	9.69	3,488,863.00	9.14	3,291,178.22
July 1, '24, to June 30, '25..	12	400,259	9.43	3,774,068.00	8.86	3,546,637.52
July 1, '25, to June 30, '26..	12	460,909	8.72	4,020,326.00	8.25	3,804,774.90
July 1, '26, to Mar. 31, '27..	9	385,409	8.08	3,113,500.07	7.67	2,957,060.97
Apr. 1, '27, to Mar. 31, '28..	12	520,460	8.09	4,207,553.00	7.66	3,987,634.94
Apr. 1, '28, to Mar. 31, '29..	12	538,165	8.24	4,433,378.00	7.83	4,212,624.82
Apr. 1, '29, to Mar. 31, '30..	12	550,495	8.46	4,657,188.00	8.05	4,433.626.45
Apr. 1, '30, to Mar. 31, '31..	12	558,115	8.84	4,934,122.00	8.30	4,633,140.73
Apr. 1, '31, to Mar. 31, '32..	12	655,030	8.47	5,548,278.10	8.10	5,305,475.29
Apr. 1, '32, to Mar. 31, '33..	12	736,300	8.45	6,224,493.40	8.12	5,981,714.69
Apr. 1, '33, to Mar. 31, '34..	12	776,845	10.68	8,296,704.60	10.24	7,957,252.54
Apr. 1, '34, to Mar. 31, '35..	12	862,100	10.23	8,819,660.27	8.85	7,622,671.10
Total...........................		8,390,963	$9.25	$77,607,154.64	$8.70	$72,956,203.26

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[1] Average open market price.

[2] Market price less bullion levy.

Mining

	Tons
Ore broken in stopes	760,334
Ore from development	112,587
Total	872,921
Ore hoisted	858,179

Development

Development work amounted to 28,240 feet. This includes 15,803 feet of drifts, of which 2,063 feet was on line and 13,740 feet in vein material; of this, 6,980 feet was in ore averaging 0.300 ounces per drift width.

ORE RESERVES, 1934-35

	Tons	Fine ounces gold	Value at $20.67
Estimated	3,219,460	1,046,226	$21,625,486
Broken	211,021	57,600	1,190,320
Total	3,430,481	1,103,826	$22,815,806
Average per ton	....	0 .3217	$6.65

SUMMARY OF DEVELOPMENT AND EXPLORATION, 1934-35

Period	Drifts	Crosscuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and passes	Total footage	Total excavation	Diamond-drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	feet	feet	cu. ft.	feet
1	1,369.5	413	165	......	....	2,736	......	....	1,947.5	2,736	2,554
2	1,225	528	23	......	....	16,431	......	....	1,776	16,431	3,084
3	811	984	30	......	....	2,165	......	....	1,825	2,165	3,231
4	1,275	893	....	......	....	....	......	....	2,168	....	2,961
5	1,155	956	68	......	....	....	......	....	2,179	....	4,124
6	1,026	1,322	46	......	....	....	......	....	2,394	....	4,189
7	1,546	1,342	179	......	....	....	......	....	3,067	....	4,502
8	1,424	1,230	54	......	....	....	......	....	2,708	....	3,533
9	1,330	690	76	......	....	....	......	....	2,096	....	3,674
10	1,415	1,112	....	......	....	....	......	....	2,527	....	3,851
11	1,427	1,188	189	......	....	....	......	....	2,804	....	4,072
12	1,799	812	137	......	....	....	......	....	2,748	....	4,705
Total	15,802.5	11,470	967	......	....	21,332	......	....	28,239.5	21,332	44,480
Previous to date	216,854.3	102,255.8	21,592.9	612.7	14,549.4	992,250	55,039	139,699	355,865.1	1,186,988	393,148
Total to date	232,656.8	113,725.8	22,559.9	612.7	14,549.4	1,013,582	55,039	139,699	384,104.6	1,208,320	437,628

Operating Costs

	Total cost	Cost per ton ore milled
MINING:		
Exploration	$79,495.17	$0.0922
Development	441,489.81	.5122
Breaking and stoping	2,367,449.37	2.7461
	$2,888,434.35	$3.3505
Milling	619,581.39	.7187
Administration and general expense	102,880.62	.1193
Total	$3,610,896.36	$4.1885

ANALYSIS OF MINING COSTS PER TON MILLED

	Stoping	Drifting	Cross-cutting	Raising	Shafts and winzes	Stations and sumps	Total cost	Cost per ton
Labour	$1,154,985.22	$137,487.85	$84,047.38	$7,366.67	$181.61	$9,521.57	$1,393,590.30	$1.6165
Explosives	112,936.41	44,593.08	34,181.76	1,776.64		176.14	193,664.03	.2246
Supplies	99,633.86	5,242.48	6,511.44	362.20	672.06	6,254.21	118,676.25	.1377
Power	74,983.03	13,788.38	7,360.87	1,740.79		81.44	97,954.51	.1136
Timbering	234,571.00				7,267.26	273.00	242,111.26	.2808
Shaft repairs	4,781.30						4,781.30	.0055
Backfilling	214,720.79						214,720.79	.2492
Steel-sharpening	36,199.72	12,025.96	7,396.65	779.32		93.79	56,495.44	.0655
Drill repairs	24,639.51	4,711.93	2,497.13	552.06		36.84	32,437.47	.0376
Surveying and engineering	33,385.43	6,261.57	3,300.53	780.50		42.42	43,770.45	.0508
Sampling and assaying	42,934.89	3,255.38	1,713.62	399.27			48,303.16	.0560
Pumping	10,807.43	1,926.85	1,043.40	247.81	29.22	133.25	14,187.96	.0165
Ventilating	6,198.23	1,073.25	542.50	127.69		8.90	7,950.57	.0092
Fire protection	209.64						209.64	.0002
Underground lighting	5,077.78						5,077.78	.0060
Tramming	89,269.28	14,016.69	7,678.50	1,705.36			112,669.83	.1307
Underground crushing	7,262.15	919.30					8,181.45	.0095
Hoisting	214,853.70	24,075.00			470.57	4,426.98	243,826.25	.2828
Total	$2,367,449.37	$269,377.72	$156,273.78	$15,838.31	$8,620.72	$21,048.54	$2,838,608.44	$3.2927
Less undistributed development							29,669.26	.0344
							$2,808,939.18	$3.2583
Exploration							79,495.17	.0922
Total							$2,888,434.35	$3.3505
Unit cost per ton	$2.7461	$0.3125	$0.1813	$0.0184	$0.0100	$0.0244		

SUMMARY OF MILLING COSTS

	Labour	Supplies	Shop repairs and maintenance	Power	Total cost	Cost per ton
Crushing and conveying	$36,302.23	$35,511.61	$6,124.33	$20,155.80	$98,093.97	$0.1138
Flotation	44,802.30	123,391.50	10,248.11	70,002.86	248,444.77	.2882
Cyanidation	39,636.12	168,594.36	4,379.39	25,984.98	238,594.85	.2768
Refining	6,622.20	9,059.34	548.26	1,248.74	17,478.54	.0203
Assaying	5,938.20	3,340.02	1,295.28	2,049.33	12,622.83	.0146
Mill alterations		2,791.53	1,554.90		4,346.43	.0050
Total	$133,301.05	$342,688.36	$24,150.27	$119,441.71	$619,581.39	$0.7187

ADDITIONS TO PLANT BUILDINGS AND EQUIPMENT

Miscellaneous surface buildings and equipment	$27,771.01
Additional air compressor equipment	25,648.28
Auxiliary surface man hoist at No. 11 shaft	32,333.86
Mine timber treatment plant	28,909.10
Electric steam generator at main heating plant	7,917.84
Tailings disposal development and equipment	24,866.42
Transportation equipment	25,078.22
Miscellaneous underground equipment	38,732.58
Total additions	$211,257.31

General

In accord with the policy projected or outlined in last year's report, our development work and stoping operations were further extended into what was previously considered marginal ground. While this had the effect of decreasing the grade of ore treated, we increased the mill capacity to an extent sufficient to compensate, and the gross value of our production closely approximates the total of a year ago.

The results obtained in the process of extending old drives on the upper levels were as favourable as they were unexpected. A great deal of work must still be done to prove the actual extent of the ore bodies indicated or found. More extensive work in the upper levels necessitated some changes in our underground programme and curtailed the amount of development originally planned from the No. 12 shaft.

On this lower horizon crosscuts have been advanced south through the quartz porphyry into the basic schists on the 4,175-, 4,475-, 4,925-, and 5,375-foot levels. On the 4,175-foot level, the No. 22 vein was intersected with results as previously described. On the other levels rock formation and structural conditions were as anticipated, but as yet no ore bodies of economic importance have been intersected. Drifting on the more promising veins crosscut to date is now under way.

McKenzie Red Lake Gold Mines, Limited

McKenzie Red Lake Gold Mines, Limited, is capitalized at 3,000,000 shares of $1 par value, with 2,800,000 shares outstanding. The following are officers of the company: W. G. Armstrong, president; F. D. Reid, vice-president; H. M. Anderson, secretary-treasurer; M. F. Fairlie and G. W. Quinn, directors. The mine office is at Red Lake. The head office is at 509 National Building, Bay Street, Toronto.

The property is located on McKenzie island in Red lake, district of Kenora, Patricia portion, and consists of 11 claims, with an area of approximately 400 acres. This property was formerly known as the Martin-McNeely claims.

The McKenzie Red Lake Gold Mines, Limited, took over the property in April, 1933, and commenced construction of buildings and plant the following month. The plant was put in operation about August 1, 1933. By the end of 1933, the 3-compartment vertical shaft had been completed to a depth of 272 feet, and at the 150-foot level 98 feet of crosscutting and 372 feet of drifting on the vein had been done; at the 250-foot horizon 160 feet of crosscutting and 418 feet of drifting had been done.

Drifting on the 1st level had then showed 320 feet, averaging 0.38 ounces of gold per ton across 5 feet; and on the second level, 304 feet, averaging 0.36 ounces across 5.4 feet. The distance between levels on the dip of the vein is 140 feet. At the end of 1933 the estimated ore in sight was 37,819 tons, containing 13,992 ounces of gold.

In 1934 work was actively carried on throughout the whole year. The following extract is from a progress report made to the shareholders on November 22, 1934:—

> Under date of November 12 last, Mr. Shaw, our general manager, estimates ore reserves of 97,900 tons, having an average value of 0.437 ounces per ton ($15 at present gold price). This does not include the ore in the dump, nor any ore from drifting on the 450-foot level.
>
> The mine development work has been continued on the 150-foot and 250-foot levels, and according to Mr. Shaw's report, this work has added to the ore lengths on these levels, so that we now have on the 150-foot level, one block of 400 feet with an average width of 5.4 feet, and another length of 150 feet with a width of 5.2 feet. On the 250-foot level there is continuous ore over a length of 580 feet and 5-foot width, containing ore of mine average, and also a short section 100 feet long and 5.2 feet wide of somewhat lower grade. Drifting in ore on the 250-foot level is proceeding at present.
>
> Following the satisfactory results on these two levels, and in accordance with the recommendations of our engineer, it was decided to proceed with development to greater depth in order to obtain information to guide us regarding mill installation. This work has been accomplished by the sinking of an inclined winze on the vein from the 250-foot level, and the opening up of a 3rd level at a vertical depth of 350 feet. A limited amount of lateral work on the 350-foot level gave several good ore sections, and in doing this work we encountered a new vein branching from the main shear and striking west. This new vein was drifted on for a distance of about 165 feet in ore of mine average grade and width.
>
> The winze was continued and has now reached a depth of 450 feet vertically, where a new level is being opened up. The results encountered in the sinking of the winze were highly satisfactory, and with the exception of a few places where the vein flattened or rolled, there was continuous ore from a point in a raise above the 250-foot level down to the present depth at the 450-foot level, making a total length on the dip of the vein of about 350 feet. The average width of the vein in the winze is 4.7 feet, and the values are higher than the mine average, with the best results encountered below the 350-foot level.
>
> Following the milling tests, to which reference is made in the general manager's supplementary report presented at our annual meeting, your directors made arrangements for the

design and preparation of plans for a cyanide mill, which should give maximum extraction at minimum cost. Hydro-electric power being available, negotiations were entered into with the Hydro-Electric Power Commission of Ontario for a supply of power for operating purposes, and work was commenced on the construction of a power transmission line of about 5½ miles in length. This work is about completed and the power should be turned on at our plant in December. During the summer, preparations were made to replace our steam plant by the installation of electrically driven equipment. New buildings to accommodate increased forces were erected, and in the meantime orders were placed for all materials, machinery, and supplies necessary for mill construction and operation. We were very fortunate in being able to effect delivery at the mine of everything needed before the close of navigation.

The construction of the mill, which is of steel frame with steel tanks and bins, all on concrete foundations, is now well advanced, and the roofing and sheeting of the main building is almost completed. A new steel headframe and mine ore bin are being erected. The initial capacity of the mill is estimated at 125 tons daily, and the design of the building and layout is such that additional units can be added at comparatively low cost to increase the capacity to at least 200 tons. According to the present plans of our manager, the mill should be turned over in February.

The electric power line mentioned in the above quotation was completed at the end of the year, and the 125-ton mill was nearing completion.

W. P. Mackle has been superintendent at the property since the beginning of operations. John W. Shaw is general manager.

McLaren-Porcupine Gold Mines, Limited

McLaren-Porcupine Gold Mines, Limited, has an authorized capitalization of 3,000,000 shares of no par value, of which 2,300,000 have been issued.

The officers and directors are: Dr. W. M. McLaren, president; J. M. McLaren, vice-president and managing director; J. J. Gallagher, treasurer; N. W. Kingsland, Gerald Ruel and Robt. D. McLaren, directors. The head office and mine office are at South Porcupine. Stanley Saxton is manager.

The property consists of seven patented claims comprising about 300 acres in Deloro township, district of Cochrane. The property is one mile south of the Marbuan mine and about five miles from South Porcupine. During 1934 a small number of men were employed prospecting and mining from an open pit. A 3-ton Kennedy Nutt mill was operated for part of the summer on ore from this open pit. A 15-ton mill of the same type was installed late in December. Sixteen men were employed at the mine at the end of the year.

Power is supplied by a portable Sullivan compressor. Two Climax drills are used. The material from the pit is handsorted before being sent to the mill. By crushing to finer size than the Kennedy Nutt mill calls for, the tonnage being handled has been raised to between 20 and 25 tons per day.

MacLeod-Cockshutt Gold Mines, Limited

MacLeod-Cockshutt Gold Mines, Limited, was incorporated in September, 1933. It has a capitalization of 3,000,000 shares of $1 par value. The officers and directors are: F. G. MacLeod, president; W. H. Connell, vice-president and managing director; A. H. Cockeram, secretary-treasurer; A. Cockshutt and G. B. Webster, directors. The head office of the company is at 1001 Federal Building, Toronto. The mine-office address is Geraldton.

The property consists of 22 claims lying south and east of the Little Long Lac mine in the Little Long Lac area, Thunder Bay district. In the summer of 1933 the Connell Mining and Exploration Company held an option on the property and did 8,780 feet of diamond-drilling and a considerable amount of trenching and sank two pits to 15 and 30 feet.

In the spring of 1934, the company installed a mining plant consisting of two 60 h.p. locomotive-type boilers, a 520-cubic-foot compressor, and an 8- by 6-inch hoist with a 24-inch drum. Sinking was started early in the summer.

A 3-compartment shaft was put down and one level opened at the 150-foot level. Work done on the level consisted of: main crosscut north and south, 231 feet; north zone exploration crosscutting and drifting, 662 feet; central zone exploration crosscutting and drifting, 163 feet; and south zone exploration crosscutting and drifting, 726 feet. The results obtained were disappointing and underground operations ceased in December. A diamond-drilling campaign, started about the time of suspension of underground operations, has been planned as a further test of the north zone, which had provided the most favourable results.

Work on the property has been carried out under the management of C. H. E. Stewart. An average of 37 men was employed during the period of operation

J. Bruce McMartin

On October 10, 1934, J. Bruce McMartin of Montreal, acquired the property of the Dikdik Exploration Company, Limited, situated at Atigogama lake, Rickaby township, district of Thunder Bay. This property consists of a group of 9 claims, and is about 12 miles northwest of Kinghorn station, on the Port Arthur–Long Lac branch of the Canadian National Railways.

Work was commenced on this property in December, 1933, and a narrow high-grade vein was mined by an open cut on claim T.B. 11,071 to a depth of 50 feet over a length of 80 feet. In March a 2-compartment vertical shaft was started from the bottom of the open cut, and continued to a depth of 160 feet below surface. A level was established at 150 feet.

Underground operations were suspended from July until October. In December shaft-sinking was resumed, and the shaft had reached a depth of 233 feet by the end of the year. A total of 218 feet of drifting was accomplished on the 150-foot level during 1934.

Two shipments of sorted ore, totalling about 293 tons, were made to the Flin Flon smelter early in 1934. The recovery from this ore was 1,081 ounces of gold and 600 ounces of silver.

The plant installed included a 310-cubic-foot gasoline compressor, and a 6- by 5-inch Ingersoll-Rand single-drum air hoist. Buildings on the property consisted of a power-house, office, bunk-house, cook-house, stable, and powder-house.

An average of 12 men was employed, of whom 5 were underground. K. W. Fritzsche was in charge of operations. The mine address is Jellicoe.

McMillan Gold Mines, Limited

McMillan Gold Mines, Limited, was incorporated in 1926, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: R. L. Patterson, acting president; G. A. Foot, vice-president; Dr. F. C. Fraser, secretary-treasurer; C. B. Goldsborough, J. M. R. Corbet, W. J. Hussey, C. A. Durkee, G. M. Miller, and R. Martin, directors. The head office is at Sudbury.

The property is about 60 miles southwest of Sudbury, in Mongowin township, district of Sudbury, and is within 2 miles of the Little Current branch of the Canadian Pacific Railway. The mine address is Footbanks.

In the spring of 1934 work was started on the construction of a 125-ton cyanide mill, which was put in operation on August 13, 1934. An electric power line was constructed from Espanola to the property.

Underground operations were carried on throughout the year with the exception of June and July, when electric equipment was installed.

The development work accomplished during 1934, and the total to the end of 1934, on the various levels, was as follows:—

Level	Drifting		Crosscutting		Raising	
	1934	Total	1934	Total	1934	Total
	feet	feet	feet	feet	feet	feet
225-foot	340	365	....	....	32	32
325-foot	....	1,355	....	504	302	302
425-foot	....	333	30	95	32	32
525-foot	....	1,609	....	639	45	45
625-foot	412	768	108	143	50	50
Total	752	4,430	138	1,381	461	461

Shrinkage stoping was started on the 225- and 325-foot levels.

The new plant installed included a 1,000-cubic-foot electric compressor, and an Ingersoll-Rand double-drum electric hoist. Buildings constructed included a mill, refinery, assay office, dry-house, manager's residence, office, and cook-house. The mill equipment installed included a 12- by 20-inch jaw-crusher, Newhouse crusher, 7- by 5½-foot ball mill, 5- by 26-foot Dorr classifier, two 30- by 12-foot Dorr thickeners, three 16- by 16-foot Dorr agitators, two 8- by 8-foot Oliver filters, and a Merrill-Crowe continuous precipitation unit. Up to the end of the year the mill treated a total of 12,313 tons of ore.

An average of 84 men was employed during the year. L. H. Heidenreich was succeeded by J. G. McGregor as manager. George Dunn was mine superintendent, and W. R. Dennis was mill superintendent.

Manitoba and Eastern Mines, Limited

Manitoba and Eastern Mines, Limited, is capitalized at 5,000,000 shares, of which 3,100,006 were issued, 2,000,000 shares being optioned to Bobjo Mines, Limited, for $202,500.

The property consists of 16 claims in Strathy township, district of Nipissing. The head office is at 25 King Street West, Toronto. The officers of the company are: W. E. Hurd, president; W. G. Chipp, treasurer; T. M. Mungovan, secretary; R. J. Jowsey and L. K. Fletcher, directors. The mine address is Timagami.

The following development work was done during the year: shaft, 323 feet, with levels at 200 and 300 feet; 495 feet of crosscutting; 1,322 feet of drifting; and 2,243 feet of diamond-drilling. The plant consists of a new 700-foot Rand compressor, driven by a 160 h.p. Atlas Polar Diesel engine; a 50 h.p. boiler, locomotive-type, for heating; and a 7 h.p. Diesel D.C. lighting unit. A new double-drum, 6- by 8-inch hoist, air or steam, was installed.

An average of 16 men was employed during 1934.

Marbuan Gold Mines, Limited

Marbuan Gold Mines, Limited, was incorporated in 1933 with a capitalization of 1,000,000 shares of $1 par value, of which 732,898 are issued. The officers and directors are: E. G. Kinkel, president; Jacob Betz, vice-president;

Henry Kobler, treasurer; R. P. Kinkel, assistant treasurer; G. R. Feine, secretary; Gustave R. Loesch, Henry J. Tiedt, and Clarence Leo, directors. The head office is at 902 Lumsden Building, Toronto. The mine address is South Porcupine. Charles L. Hershman is mine manager.

The property, which consists of 5 claims adjoining the Buffalo Ankerite, in Deloro township, district of Cochrane, formerly belonged to March Gold, Limited, and was sold for the benefit of the bondholders when that company went into bankruptcy in 1933.

March Gold had sunk the main shaft to the 425-foot level, sunk a winze from 425 feet to 675 feet, and opened up four levels. In 1926 a 150-ton mill was installed; it was operated until the mine was shut down in 1932, during which time production totalled $1,023,759. Milling was resumed by Marbuan Gold in July, 1934.

The following is taken from the report of the mine manager for the year ending December 31, 1934:—

Production

Dry tons treated		25,715
Mint returns		$113,484.06
Average value per ton	ounces	0.135
Recovery per ton milled		$4.41
Ore broken in stopes	tons	23,007
Ore broken in development	tons	4,170
Ore hoisted	tons	26,787
Waste hoisted	tons	5,305

Tonnage milled in 1934 was obtained from the Nos. 3, 5, and 6 vein workings on the 170-, 300-, 475-, 800-, and 1,050-foot levels.

Development

	Feet
Drifting	1,478
Crosscuts	371
Raises	517
Winze	380
Total	2,746
	cu. ft.
Stations	24,838
Sumps	3,125
Total	27,963

No. 1 winze was completed in November to the 1,050-foot level. Stations were cut on the 800-, 925-, and 1,050-foot levels, and crosscuts started toward the No. 5 vein on the 800-foot level and the No. 3 structure on the 925- and 1,050-foot levels. The 405 sublevel was driven west for approximately 600 feet. Indicated stope extensions were prospected by a series of raises.

Milling

The mill treated 25,712 tons during the year at a cost of $1.177 per ton.

Percentage of total possible running time	89.5
Tons treated per day	152
Tons treated per 24 hours running time	170
Average mill heads (figured at $20.67)	$2.59
Average mill tails	$0.21

Tonnage milled in 1934 was obtained from abandoned stopes and lateral extensions in the Nos. 3, 5, and 6 veins on the 170-, 300-, and 425-foot levels.

MILL RECORD

Month	Tons milled	Daily average, tons	Heads per ton	Tails per ton	Total value, heads and tails	Bullion	Premium
July	4,356	150	$3.03	$0.203	$13,198.68	$9,418.76	$6,259.31
August	4,889	157	2.41	.205	11,782.49	12,971.75	8,439.24
September	4,492	149	3.01	.220	13,520.92	13,294.24	8,606.00
October	4,331	139	2.64	.230	11,433.84	11,863.23	7,779.31
November	4,625	154	2.22	.190	10,267.50	10,174.70	6,620.45
December	4,707	151	2.30	.190	10,826.10	10,782.22	7,274.85
Total	27,400	150	$2.59	$0.21	$71,029.53	$68,504.90	$44,979.16

N.B.—All values are figured on gold at $20.67.

Ore Reserves

There are no positive ore reserves in the mine at present. Possible ore can be calculated in the Nos. 603 east and 505 east stopes on the basis of past production in these sections and check-sampling results obtained.

Level	Tons	Assay value	Total value
Back of stope to 475-foot (No. 3 vein)	8,093	$7.80	$63,125.40
550- and 475-foot (No. 5 vein)	3,775	4.86	18,346.50
Total	11,867	$6.85	$81,471.90

N.B.—All values are figured on gold at $20.67.

BROKEN ORE

	Tons	Assay value	Total value
No. 5 vein	12,375	$3.75	$46,439.72

N.B.—All values are figured on gold at $20.67.

Operating Costs

Month	Mining	Milling	Development	Total
July	$2.859	$1.274	$1.289	$5.422
August	2.543	1.142	1.647	5.332
September	3.384	1.053	1.577	6.014
October	3.319	1.333	1.808	6.460
November	2.666	1.102	1.571	5.339
December	2.833	1.155	1.539	5.527
Average cost per ton	$2.934	$1.177	$1.572	$5.682

Drifting per foot	$13.32
Raising per foot	11.67
Sinking and stations per foot	78.30

Plant

The mill machinery and general equipment were overhauled and placed in operation. The mine pump was placed on the 1,050-foot level. The hoist was installed on the 475-foot level. Cars, cages, drill machines, and accessory equipment and supplies were purchased.

General

The main haulageway on the 475-foot level was retimbered and widened, and the existing 16-pound rail was replaced by 20-pound rail. Crosscuts were started on the 800-, 925-, and 1,050-foot levels toward the Nos. 5 and 3 structures.

Martin Bird Syndicate

The Martin Bird Syndicate owns 9 claims in Hearst township, district of Timiskaming. The officers and directors are: S. J. Bird, president; G. O'Meara, secretary-treasurer; Dr. R. Armstrong, J. Martin, and D. Lough, directors. John Campbell was mine manager.

During 1934 a shaft was sunk 125 feet, and about 358 feet of lateral work was completed. Operations ceased in November.

Matachewan Consolidated Mines, Limited

Matachewan Consolidated Mines, Limited, owns 21 claims, comprising 840 acres, in Powell and Cairo townships, district of Timiskaming. The authorized capital is 3,000,000 shares of no par value, of which 1,200,000 shares are issued to the Matachewan Canadian Gold, Limited, shareholders. The balance of the stock is optioned to Ventures, Limited, and Sudbury Basin Mines, Limited, to be taken up as money is expended on development. The officers and directors of the company are: Thayer Lindsley, president; H. H. Sutherland, vice-president; H. Whittingham, secretary-treasurer; W. J. Boland and Jos. Errington, directors. Ernest Craig is manager, and Thos. L. Wells is superintendent. The head office is at 25 King Street West, Toronto. The mine address is Elk Lake.

During the year a 100-ton mill was built and put into operation. In November 4,680 tons were milled, from which 679.39 fine ounces of gold and 99.49 ounces of silver were recovered. The following development work was done: raising, 478 feet; drifting, 1,780 feet; crosscutting, 703 feet; box-holing, 318 feet. The ore stoped amounted to 121,620 feet, or 6,081 tons.

An average of 56 men was employed during 1934.

Miller Independence Mines (1924), Limited

Miller Independence Mines (1924), Limited, successor to Miller Independence Mines, Limited, is capitalized at 3,500,000 shares of $1 par value, of which 3,100,000 shares are issued.

The officers and directors are: F. L. Smith, Nantucket, Mass., president and treasurer; George McSherry, vice-president; D. E. Cushing, secretary; W. M. Byers, F. A. Robinson, and Angus Smith, directors. M. W. Hotchkin, consulting engineer, resigned at the end of the year. The head office is at 39 New Bank of Toronto Building, London, Ont. The mine office is at Boston Creek.

In 1932 the company acquired the property of the Allied Gold Mines, Limited, for 1,000,000 shares. The property consists of 560 acres in Pacaud township, district of Timiskaming.

The property was reopened in February, 1934, and shut down again in August. During the period of operation 185 feet of crosscutting and 1,049 feet of drifting were done on the 100-foot level. An inclined winze was sunk to a depth of 221 feet below the 100-foot level. After the underground work was stopped 400 feet of diamond-drilling was done from surface.

An average of 21 men was employed.

Minto Gold Mines, Limited

Minto Gold Mines, Limited, was incorporated in 1930, with an authorized capitalization of 8,000 shares of no par value. The officers and directors were:

John Knox, Jr., president; M. E. Knox, secretary-treasurer; A. Dorfman and J. Ingram, directors.

The property was formerly owned by Cooper Gold Mines, Limited, from whom it was leased and later purchased. It includes the Minto, Jubilee, and Cooper mines, all of which are located in township 29, range 23, in the Michipicoten area, district of Algoma.

Underground operations at the Minto mine were suspended in May, 1934. During the period of operation in 1934 a total of 10,243 tons of ore was mined and milled, of which 3,412 tons was obtained from the 1st level, 1,560 tons from the 2nd level, and 5,271 tons from the 3rd level. No development work was done. Later in the year a total of 1,035 feet of diamond-drilling was done from surface.

Following the suspension of underground operations at the Minto mine, the mining plant was transferred to the Jubilee mine, where underground work was started late in July. Stoping was commenced on the 3rd level, from which 11,946 tons of ore was obtained. This ore was given a preliminary crushing and transported by truck to the 80-ton cyanide mill at the Minto mine, where it was milled.

The plant included a 720-cubic-foot Ingersoll-Rand electric-driven compressor, and an electric hoist.

An average of 42 men was employed throughout the year under the direction of John Knox, Jr. The mine address is Wawa.

Moffatt-Hall Mines, Limited

Moffatt-Hall Mines, Limited, has a capitalization of $5,000,000, in shares of $1 par value. The officers are: L. R. Moffatt, president; and C. F. Tuer, Haileybury, secretary-treasurer. The mine office is at Swastika. The company owns 15 claims in Lebel township, district of Timiskaming.

In February, 1934, the property was leased to Hugh Jardine, who carried on operations until September 21, with an average force of 18 men. During this period a total of 3,178 tons of ore was hoisted and shipped.

On September 21 the Bidgood Kirkland Gold Mines, Limited, took over the lease on the property. From September 21 to the end of the year the latter company hoisted and milled 5,298 tons of ore. The total value of the ore milled during the year was $87,084.08.

The following development work was done by the Bidgood Kirkland Gold Mines, Limited:—

	Feet
Raising	310
Drifting	70
Winze-sinking	16
Diamond-drilling	643

Munro Croesus Mines, Limited

Munro Croesus Mines, Limited, owns 160 acres in Munro township, district of Cochrane, 12 miles east of Matheson. The authorized capital is 40,000 shares of $1 par value. The officers of the company are: Robert Coffey, president; J. E. Grant, Haileybury, vice-president and general manager; L. A. Lillico, secretary-treasurer.

During the latter part of 1934 the mill treated 205 tons, of which 25 tons was taken from the old surface dump. The value recovered was $10,351.76. The property was closed in December, 1934.

Naybob Gold Mines, Limited

Naybob Gold Mines, Limited, was formed in 1932 to take over the property of Hayden Gold Mines, Limited, in Ogden township, district of Cochrane. It is capitalized at 3,500,000 shares of $1 par value. The officers and directors are: R. J. Naylor, Rochester, N.Y., president and manager; Richard N. Clarke, vice-president; H. J. Haddleton, secretary-treasurer; Geo. E. Beggs, John G. Jones, Sherman J. Le Pard, and Jos. Montgomery, directors. The executive office is at 808 Genesee Valley Trust Building, Rochester, N.Y.

During 1934 the mine was kept pumped out until December, when underground work was started on the 300- and 700-foot levels.

Work on the 700-foot level is being confined to No. 703 vein. This is the most southerly vein of a group of three, which strike roughly southeast and dip to the southwest at about 55 degrees. On the 300-foot level a crosscut is being driven south to intersect the same vein.

About 44 men are employed. The mine address is Timmins.

Neville Canadian Gold Mines, Limited

Neville Canadian Gold Mines, Limited, was incorporated in February, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: E. H. Dickenson, president; R. R. Brown, vice-president; W. G. Caulfield, secretary-treasurer; T. M. Mungovan and Paul Fisher, directors. The head office is at 710 Concourse Building, Toronto.

The property acquired by this company consists of a group of 9 claims in Churchill and Macmurchy townships, in the West Shiningtree area, district of Sudbury. It is about 23 miles by road from Westree station on the Canadian National railway, and was formerly known as the Wasapika-Ribble property.

Former operators sank a 2-compartment vertical shaft to a reported depth of 300 feet, with levels at 100, 200, and 300 feet, on which a total of 730 feet of lateral work is believed to have been accomplished.

Work was started on August 4 and suspended on December 15, 1934. A new headframe was erected, and the old buildings on the property, including a power-house, blacksmith shop, assay office, dry-house, bunk-house, cook-house, and office, were repaired. The old steam plant, including two boilers, totalling 81 horse-power, an 8- by 10-inch Jenckes hoist, and a 350-cubic-foot Ingersoll-Rand steam compressor, was overhauled and put in shape for use. The mine had been dewatered to the 100-foot level when operations were suspended.

About 14 men were employed under the direction of G. F. Milne.

North Shores Gold Mines, Limited

North Shores Gold Mines, Limited, was incorporated in November, 1933, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: R. N. Palmer, president; E. E. Watts, vice-president; W. G. Bennett, secretary-treasurer; J. A. Ross and L. P. Wood, directors. The executive office is at 44 Victoria Street, Toronto.

The property held by this company consists of 600 acres located about 3½ miles south of Schreiber, on the main line of the Canadian Pacific railway, district of Thunder Bay.

When this property was taken over it had a 500-foot adit, from which some stoping had been done on a narrow high-grade vein. Underground work was started by this company in April, 1934, and during the balance of the year the old adit was driven an additional 400 feet. A second adit was started 180 feet below the first, and driven in 400 feet from the portal.

In July, equipment was taken into the property for a 25-ton amalgamation mill and construction started. Milling was started on November 10, and a total of 602 tons of ore was treated during 1934. The ore was obtained from stoping from the 1st level adit. The mill was erected on the shore of Lake Superior at a point about half a mile distant, and 400 feet below, the 1st level adit. The ore was transported to the mill by truck.

The mill equipment included a 19- by 24-inch jaw-crusher, 10- by 14-inch jaw-crusher, 2 Kennedy Nutt mills, ball mill, Akins classifier, Wilfley table, D. S. A. flotation cell, corduroy-blanket tables, and amalgamation plates.

A power plant was erected, and the equipment installed included a 75 k.v.a. generator, driven by a 104 h.p. Diesel engine, and a 1,052-cubic-foot Ingersoll-Rand compressor, driven by a 240 h.p. Diesel engine.

An average of 27 men was employed under the direction of R. N. Palmer. The mine address is Schreiber.

Northern Empire Mines Company, Limited

The Northern Empire Mines Company, Limited, was incorporated in 1932. with an authorized capitalization of 10,000 shares of $10 par value, which was increased in 1933 to 500,000 shares of $1 par value. The officers and directors are: Fred Searls, Jr., president; H. E. Dodge, secretary-treasurer; G. B. Agnew and D. E. Thomas, vice-presidents; Carroll Searls and A. Douglas, directors. The executive office is at 14 Wall Street, New York. The mine address is Empire.

The property of this company is located at Empire, on the Port Arthur–Long Lac branch of the Canadian National Railways, district of Thunder Bay

The development work accomplished during 1934 on the various levels, was as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
150-foot	....	....	190
300-foot	1,260	63	143
450-foot	1,006	133	79
Total	2,266	196	412

Shaft-sinking was in progress at the end of the year, by which time the 2-compartment shaft had been sunk an additional 107 feet, giving it a total depth of 609 feet, and a station had been cut at the 600-foot level.

The 125-ton mill was completed and put in operation on March 13, 1934. A total of 22,507 tons of ore was treated during 1934, which was obtained from cut-and-fill stoping on the 150-, 300-, and 450-foot levels.

The equipment installed in the mill included a 9- by 12-inch jaw-crusher, 30 gravity stamps, amalgamation plates, an 8- by 18-foot Dorr classifier, a 4- by 7-foot Hardinge ball mill, a Denver Sub-A flotation unit, a 16- by 8-foot Dorr thickener, a 6- by 3-foot Dorr filter. Later in the year cyanide equipment was added, which included an 8- by 8-foot thickener, a 4- by 4-foot ball mill, Akins classifier, three 8-foot Denver agitators, and Merrill-Crowe continuous precipitation equipment.

An average of 83 men was employed, of whom 46 were underground. R. J. Hendricks was in charge of operations; P. E. Corrin was mine captain; and J. M. Cartan succeeded H. D. Hunt as mill superintendent.

O'Connell Gold Mines, Limited

O'Connell Gold Mines, Limited, is capitalized at 3,000,000 shares of no par value, of which 1,200,000 shares are issued. In 1934 the officers and directors were: J. J. Hollinger, president and manager; G. B. O'Connell, vice-president; A. G. Plaxton, secretary-treasurer; R. O. Wheatley, director. The head office is at 100 Adelaide Street West, Toronto.

The company owns 180 acres in Powell township, Matachewan area, district of Timiskaming. In 1934 a plant was installed consisting of a new semi-Diesel oil compressor of 350-cubic-foot capacity, a single-drum hoist, and a 60 h.p. boiler. During June and July a shaft was sunk 50 feet.

An average of 20 men was employed. The mine address is Elk Lake.

Orecana Trusts, Limited

The head office of Orecana Trusts, Limited, is at 1689 Board of Trade Building, Chicago. R. C. Orton is president.

Kozak Property

The company took over the Kozak property, which is located in township 28, range 26, district of Algoma, in 1933. It is less than a mile west of South Goudreau station on the Algoma Central railway.

A 6- by 8-foot vertical shaft was started late in 1933. Underground operations were suspended in the spring of 1934. The shaft was sunk to a depth of 110 feet, and a level established at 100 feet, where a small amount of lateral work was accomplished.

The plant used included a gasoline compressor and an air hoist. R. Tallack was in charge.

Michael-Boyle Property

The company took over the Michael-Boyle property, located in township 27, range 25, district of Algoma, and started operations in March, 1934. There is a 5-mile road from mileage 171½ on the Algoma Central railway to the property.

Previous operators had driven an adit for a distance of 300 feet, from which they did 200 feet of drifting. A shaft had been put down to a depth of 45 feet.

Underground work was started in April and suspended in July, 1934. The adit was driven an additional 33 feet, and 367 feet of drifting was accomplished, using a gasoline compressor. Surface work was done for the rest of the year. An average of 14 men was employed under the direction of J. A. S. Roussac.

Pamour Porcupine Mines, Limited

Pamour Porcupine Mines, Limited, was incorporated in March, 1934. It has a capitalization of 3,500,000 shares. The officers and directors are: G. H. Rainville, president; R. M. Macauley, vice-president; A. Lafontaine, secretary-treasurer; M. Kendall, W. Meen, A. D'Amour, P. Gelines, directors. The head office of the company is at 221 Notre Dame Street West, Montreal.

The holdings of Pamour Porcupine Mines, Limited, are an amalgamation of the properties of La Palme Porcupine Mines Company, Limited, the Three

Nations Mining Company, Limited (which has recently been held by private interests), and Porcupine Grande Gold Mines, Limited. The company is controlled and operated by the Quebec Gold Mining Corporation, which held an option on 2,000,000 shares of the company when it was incorporated. The holdings consist of 20 claims, all in the northeast quarter of Whitney township, district of Cochrane. The claims lie about 7 miles northeast of the Dome mine. The mine address is South Porcupine.

Work was started on the property in May, 1934. Diamond-drilling was commenced in June. During the year 5,966 feet of drilling was done, all from surface, making a total of 12,536 feet of diamond-drilling done on the property to the end of 1934.

Underground work was started in October. Prior to this time the shaft-sinking had amounted to 200 feet, plus the sump, and the following additional underground work had been done:—

	100-foot level	200-foot level
	feet	feet
Crosscutting	713	637
Drifting	1,018	737
Raising	140	100
Winze	.....	33

During 1934 underground work was confined to the 200-foot level, 97 feet of crosscutting being done, and 523 feet of drifting.

At the end of the year there were 34 men employed at the mine. About half this number were employed underground, 7 at diamond-drilling, and the rest on surface. C. D. Stevenson is mine manager.

Parkhill Gold Mines, Limited

Parkhill Gold Mines, Limited, was incorporated in 1929, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors are: Sir Thomas Tait, president; G. F. Elderkin, vice-president; G. F. Racine, secretary-treasurer; G. M. McKee, Chas. Adams, and Dr. C. A. Peters, directors. The executive office is at 1835 Beaver Hall Building, Montreal, Que. The mine office is at Wawa. The property is located in township 29, range 23, in the Michipicoten area, district of Algoma.

During 1934, the 2-compartment 40-degree shaft was sunk an additional 276 feet to a total depth of 1,253 feet on the incline, and levels, the 8th and 9th, were established at 1,000 and 1,200 feet. Development footages accomplished on the various levels during 1934 were as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
1st	.....	.....	108
3rd	232	.....	.....
4th	608	106	124
5th	.....	.....	156
6th	43	73	113
7th	1,051	168	245
8th	1,413	207	355
9th	368	104	.....
Total	3,715	658	1,101

A total of 19,455 tons of ore was obtained from the mine during 1934, of which 15,170 tons was from stoping and the balance from development. Stoping was done by open-stoping methods on all levels from the 3rd to the 8th, inclusive, though the major production was from the 7th and 8th levels.

The cyanide mill was operated for 318 days during 1934, and treated a total of 19,431 tons of ore.

An average of 96 men was employed, of whom 62 were underground. R. E. Barrett was in charge.

Paymaster Consolidated Mines, Limited

Paymaster Consolidated Mines, Limited, was incorporated in 1930 and has an authorized capitalization of 9,000,000 shares of $1 par value. The head office is at 204 McKinnon Building, Toronto. The officers and directors are: A. S. Fuller, president; E. H. Walker, vice-president and managing director; E. L. O'Reilly, secretary-treasurer; Chas. E. Cook, H. D. Rothwell, A. W. Hodgetts, C. J. O'Brien, directors.

The principal holdings of this company total about 1,600 acres. The properties are situated in Tisdale township, district of Cochrane, south and west of the Dome mine, the two properties being contiguous. Paymaster Consolidated Mines' holdings include property formerly held or controlled by the following companies: West Dome Mines, Limited; Dome Lake Mining and Milling Company, Limited; Standard Gold Mines, Limited; McLean Gold Mines, Limited; Consolidated West Dome Lake Mines, Limited; Premier Paymaster Mines, Limited; Bison Gold Mines, Limited; West Dome Lake Gold Mines, Limited; United Mineral Lands Company, Limited.

Paymaster Consolidated Mines have numbered the various shafts on their property from west to east. The following is a list with their depths and the approximate amount of development work done from each shaft:—

Shaft	Depth	Lateral workings
	feet	feet
No. 1 (old Paymaster)	80	19,202
No. 2 " "	813	
No. 3 " "	400	
No. 4 (old United Mineral)	253	1,545
No. 5 (old Dome Lake)	1,097	23,537
No. 6 (old West Dome or Heinze)	456	6,946

From the 1,050-foot level of No. 5 shaft, a winze has been sunk, and levels have been established at 1,200 and 1,325 feet.

There are two mills on the property, the old West Dome Lake cyanide mill of 150-tons capacity, not in use, and the former United Mineral Lands mill of 470 to 500 tons capacity, now in use.

Mining operations were started by the Paymaster Consolidated in November, 1933, in the No. 6 shaft area. By July, 1934, the No. 5 shaft workings were pumped out, and work was also started in this area.

In September, 1934, the ore reserves of the company were stated to include: in the No. 6 shaft area above the 400-foot level, indicated and probable, 35,000 tons, averaging $11 per ton; in the No. 5 shaft area, in the old workings above the 1,050-foot level, indicated, about 10,000 tons, averaging $9 per ton; surface dump, 6,000 tons of low-grade ore. Former production at various times since 1915, from these two shafts, totalled $1,114,821. Past production from the old Paymaster section totalled $384,647.

Milling operations were started by Paymaster Consolidated on September 24, 1934. During the remainder of the year there were treated 13,824 tons of ore, derived from the following sources: from surface dump, 6,786 tons; from No. 5 shaft, 514 tons; from No. 6 shaft, 6,524 tons. From this tonnage production amounted to $77,949.08.

Feed from the surface dump was stopped in December for the winter months. Tonnage was then stepped up from the Nos. 5 and 6 shafts. At the end of December the mill was handling about 140 tons per day, about 20 per cent. of which was coming from No. 5 shaft and 80 per cent. from No. 6 shaft. The ore from these shafts is hauled by trucks to the mill.

During 1934 No. 6 shaft, inclined at 62 degrees, was deepened 125 feet, from 331 feet to 456 feet, and the following additional underground work and diamond-drilling was done:—

	Drifting	Cross-cutting	Raising	Diamond-drilling
	feet	feet	feet	feet
From No. 6 shaft	2,037	368	287	1,271
From No. 5 shaft	....	28	21	1,055
From surface	....	....	....	602
Total	2,037	396	308	2,928

An average of 72 men per month was employed at the mine during 1934. Of this number 56.3 per cent. were employed underground; 25.9 per cent. on surface; 10.9 per cent. in the mill; and 6.9 per cent. in general construction work.

Chas. Cook is mine manager. The mill superintendent is D. Robinson. The mine superintendent during 1934 was G. R. McLaren, who resigned in January, 1935. His successor has not yet been named. The mine address is South Porcupine.

Pickle Crow Gold Mines, Limited

The property of the Pickle Crow Gold Mines, Limited, is located in the Pickle Lake–Crow River area, in the district of Kenora, Patricia portion. There are 59 claims in the group, comprising approximately 2,300 acres. The property lies about 6 miles east of that of Central Patricia Gold Mines, Limited. The mining camp is situated on claims Pa. 746 and 747. Transportation to the mine in summer is from Hudson or Collins on the Canadian National railway, by air route, or from Hudson by water. Scows starting from Hudson pass through Lac Seul and are taken across into Lake St. Joseph by means of Root river and a marine railway. These scows are then taken across Lake St. Joseph to a point about 20 miles from the mine, from which point supplies are delivered to the mine either by tractor or plane. Winter transportation starts from Savant Lake on the Canadian National railway, a distance of about 115 miles from the mine, and is entirely by tractor train except for supplies taken in by air from Hudson.

The company is capitalized at 3,000,000 shares of $1 par value. It was incorporated January 8, 1934, and purchased property from Northern Aerial

Canada Golds, Limited. The latter company had previously taken over the property from Northern Aerial Minerals Exploration, Limited.

The officers and directors are: J. E. Hammell, president; A. L. Smith, vice-president; Robert Fennell, secretary-treasurer; G. A. Cavin, assistant secretary-treasurer; Mrs. Eola Hammell, director. The mine manager is Alex. G. Hattie. The head office is at 1406 Concourse Building, Toronto. The mine address is Pickle Lake, via Sioux Lookout.

Work was first done on the property in 1928. It was then dormant until 1933, when a steam plant, consisting of two 60 h.p. locomotive-type boilers, was installed. Other equipment included an 800-cubic-foot Canadian Ingersoll-Rand compressor, an 8¼- by 10-inch Canadian Ingersoll-Rand reversible steam hoist, and drill sharpener.

Shaft-sinking was commenced in September, 1933, and the same fall was carried to a vertical depth of 380 feet, with stations cut at the 125-, 250-, and 375-foot levels. The shaft has three compartments. Underground development has been carried on continuously since the shaft was finished. Up to November 30, 1934, the following underground work had been accomplished:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
125-foot	614	80	170[1]
250-foot	1,179	185	
375-foot	1,378	264	35
Total	3,171	529	205

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[1] From the 2nd to the 1st level.

Buildings on the property include a power-house, 125-ton mill, steel headframe, blacksmith shop and steel sharpening shop, assay office, mine office, refinery, pump-house, switch-house, change-house, 3 warehouses, bunk-house, cookery, and residences. The average number of men employed at the mine during 1934 was 53.

Porcupine Peninsular Gold Mines, Limited

Porcupine Peninsular Gold Mines, Limited, was incorporated in July, 1921. The following year the holdings of the company, along with those of Porcupine Night Hawk Mines, Limited, Night Hawk Lake Mining Company, Limited, and Callinan-McKay Exploration Company, Limited, were merged into Night Hawk Peninsular Mines, Limited. In 1933, the assets of the Night Hawk Peninsular Mines were transferred to Porcupine Peninsular Mines, Limited.

The officers and directors of Porcupine Peninsular Mines, Limited, are: J. Albert McKay, Pittsburgh, Pa., president; J. H. Black, Toronto, vice-president; J. Ingram, Toronto, secretary-treasurer; J. R. Dodsworth, Jr., Pittsburgh, and G. A. Grover, Toronto, directors.

The company has an authorized capitalization of 3,000,000 shares of $1 par value, of which 1,100,000 were issued in December, 1933. The head office is at 80 King Street West, Toronto. The mine address is Connaught.

The mine is located 10 miles from Connaught on the T. and N.O. railway, in the townships of Cody and Macklem, district of Cochrane.

Late in 1933, Anglo-Huronian, Limited, took an option on an unstated number of treasury shares, the shares to be received in return for work to be done on the property. Management of the property was taken over by Anglo-Huronian, who commenced a diamond-drilling campaign, which continued to the end of December, 1934. Over 30,000 feet of diamond-drilling was completed. No drifting or crosscutting was done at the property by Anglo-Huronian. In past years the main shaft had been sunk to 440 feet, with levels at 80, 180, 300, and 425 feet. A winze had also been sunk from the 425-foot level, and from it levels opened at 525 and 625 feet.

On the property there is a 200-ton mill, which produced bullion valued at $566,885 from 1924 to 1926. The property was inactive except for pumping operations from 1926 until 1933.

During 1934, Robert E. Dye, manager at the Vipond property of Anglo-Huronian, supervised drilling operations at the Porcupine Peninsular.

Ramore Gold Mining Company, Limited

The property of the Ramore Gold Mining Company, Limited, consists of a block of 20 claims in the township of Playfair, district of Cochrane, about two miles southwest of Ramore. Work on the property has been carried on since July, 1933. The present company was incorporated in September, 1934. The capitalization is 2,000,000 shares of $1 par value, of which 800,000 shares have been issued.

The officers and directors are : C. W. Anderson, president; H. R. Grant, secretary-treasurer; H. N. Van Camp, Dr. S. Evelyn and Alex. C. Smith, directors. W. V. Hocken is mine manager. The head office address is Room 314, C.P.R. Building, Toronto. The mine address is Ramore.

Numerous test pits have been dug, and a shaft has been sunk to a depth of 60 feet.

An average of 10 men was employed.

Red Crest Gold Mines, Limited

Red Crest Gold Mines, Limited, has an authorized capitalization of 3,000,000 shares of no par value. It was incorporated in May, 1934, with a Dominion charter. Officers and directors are: Horace G. Young, president; W. S. Lightball, vice-president; C. G. Macartney, secretary-treasurer. The head office is at 1002 McGill Building, Montreal, Que.

The property, located in Todd township, Red Lake area, district of Kenora, Patricia portion, was formerly known as the Rowan Discovery.

The following paragraph from M. E. Hurst's "Preliminary Report of Developments in the Red Lake Area during 1934," indicates the work being done since the formation of the company:—

> On the Red Crest property, formerly known as the Rowan Discovery, considerable trenching and diamond-drilling have been done along a fracture zone that strikes in a northwesterly direction along a greenstone-granodiorite contact. Several quartz veins having, in places, a combined width of 20 feet, occur within this zone. Exploration to date is said to have indicated an ore shoot 222 feet in length containing 0.65 ounces gold over an average width of 5.1 feet. The auriferous portions of the vein matter appear to be intimately associated with narrow, fine-grained diorite dikes that intersect both greenstone and granodiorite. A mining plant is now being assembled on the property.

Financial difficulties resulted in operations being suspended late in the year, before the proposed shaft was started. J. M. Wilson was manager at the property during 1934. The mine office is at Golden Arm, Red Lake.

Red Lake Gold Shore Mines, Limited

Red Lake Gold Shore Mines, Limited, is capitalized at 5,000,000 shares of no par value. The officers and directors are: Charles E. St. Paul, president; Dr. Robt. W. Breuls, vice-president; Harry A. Newman, secretary-treasurer; Charles W. Gallagher, and Ira E. Hough, directors. The executive office is at 244 Bay Street, Toronto. The mine office is at Red Lake.

The property consists of about 1,100 acres and, as the name implies, is located on the shore of Red lake, Kenora district, Patricia portion. It is adjacent on the west side to the property of Howey Gold Mines, Limited. McIntyre-Porcupine Gold Mines, Limited, holds ground adjacent on the south side. The property was staked in the early Red Lake rush and considerable surface work was done then, but it was not until 1934 that a mining plant was installed, consisting of 2 locomotive-type boilers, 60 horse-power each, one 3-drill steam-driven compressor, a reversible steam hoist, air receiver, and pumping equipment. An office, combined cookery and bunk-house, manager's residence, pump-house, dry-house, hoist-house, boiler-house, blacksmith shop, shaft-house, and a 13,000-gallon water-tank have also been erected.

A shaft has been sunk to 187 feet, and 130 feet of crosscutting to the vein completed. On December 18, 45 feet of drifting on the vein had been accomplished. M. L. Bouzan is manager in charge at the property.

Richelieu Gold Mines, Limited

Richelieu Gold Mines, Limited, was incorporated in May, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: A. B. Stodart, president; G. C. Ames, secretary-treasurer; W. J. McDonough, W. R. Parker, R. Spreckels, and H. R. Drummond-Hay, directors. The head office is at 350 Bay Street, Toronto.

The property acquired by this company consists of a group of 15 claims in the Thunder Bay district, located on the northeast arm of Sturgeon lake, about 10 miles southeast of Savant Lake station on the main line of the Canadian National railway. It is about 4 miles northeast of the St. Anthony mine. The mine address is Savant Lake.

Surface work was started in May, and early in December, 1934, the sinking of a 2-compartment vertical shaft was undertaken. By the end of the year the shaft had reached a depth of 115 feet.

The plant installed included a 70 h.p. boiler, 600-cubic-foot Ingersoll-Rand steam compressor, and an 8- by 6-inch Ingersoll-Rand hoist. Buildings erected included a power-house, hoist-house, blacksmith shop, powder-house, office, bunk-house, and cook-house.

J. G. Harkness was in charge of operations.

Roche Long Lac Gold Mines, Limited

Roche Long Lac Gold Mines, Limited, was incorporated in May, 1934, with an authorized capitalization of 2,500,000 shares of $1 par value. The officers and directors were: John R. Rea, president; P. J. Roche, vice-president; W. H. Beatty, secretary-treasurer; P. J. Graham, director. The executive office is at 200 Sterling Tower, Toronto.

This company acquired 57 claims in the eastern end of the Little Long Lac area, Thunder Bay district, in 1934. In the fall a 2-compartment vertical shaft was put down to a depth of 115 feet. Underground work was then suspended in favour of diamond-drilling.

The plant used included a 20 h.p. boiler, a small steam hoist, and a 220-cubic-foot gasoline compressor.

The mine address is Hardrock.

St. Anthony Gold Mines, Limited

St. Anthony Gold Mines, Limited, was incorporated in 1921. The authorized capitalization was increased from 3,000,000 to 3,300,000 shares of $1 par value in March, 1934. The officers and directors were: H. P. Bellingham, president; R. F. Taylor, vice-president; T. S. Giles, secretary; R. F. Cairns, treasurer; D. K. E. Fisher and D. M. Bellingham, directors. The head office is at 159 Bay Street, Toronto. The mine address is Savant Lake.

The property of the company is located at Sturgeon lake, 12 miles south of Savant Lake station on the main line of the Canadian National railway, in Thunder Bay district.

The 125-ton cyanide mill was completed and put in operation on May 12, 1934. Power is supplied by the company's hydro-electric plant, which is located about 8 miles from the mine.

Underground work was started in June for the first time since 1929. The development work accomplished up to the time operations were suspended in 1929 was as follows:—

Level	Drifting	Crosscutting
	feet	feet
100-foot	1,060	695
150-foot	950	385
250-foot	745	185
350-foot	1,037	200
500-foot	185	....
Total	3,977	1,465

This work was done from a vertical 2-compartment shaft from surface to the 150-foot level, a vertical 2-compartment winze from the 150- to the 350-foot level, and another similar winze from the 350- to the 500-foot level. Some stoping had been done on the first four levels, and the ore treated by amalgamation. It is believed that there were about 50,000 tons of tailings left from this work, which could be re-treated at a profit in the new mill.

During 1934 the mine was dewatered to the 350-foot level only. No lateral work was undertaken. The ore in an old shrinkage stope on the 100-foot level was pulled, and some stoping done on the 150- and 250-foot levels.

Up to the end of the year the mill had treated a total of 21,618 tons, of which about 4,800 tons came from underground and the balance from the old tailings and ore dumps.

The steam hoist on surface was converted to electricity, and an electric hoist obtained for No. 1 winze. An 800-cubic-foot electric compressor was installed.

New buildings completed during the year included the hydro-electric plant, dry-house, refinery, assay office, and 2 bunk-houses.

During the year H. A. Darling, L. Weldon, and R. P. Teare were successively in charge of operations. An average of 70 men was employed.

Sakoose Gold Mines, Limited

Sakoose Gold Mines, Limited, was incorporated in June, 1934, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: A. H. Acres, president; M. J. Maloney, vice-president; D. McGrory, secretary-treasurer; M. S. Shulman, director. The head office is at 231 St. James Street West, Montreal, Que.

The property acquired by this company includes the old Sakoose mine, which is located about 6 miles south of Dyment, on the main line of the Canadian Pacific railway west of Fort William, district of Kenora.

In July work was started to dewater and sample the old workings, which are located on claim H.W. 416, and completed in October. In September diamond-drilling was started from surface and a total of 3,000 feet accomplished. The old workings were permitted to flood, and a new 2-compartment shaft was started at a point about 500 feet southwest of the old No. 1 shaft. By the end of the year the new shaft had been sunk to a depth of 30 feet and a plant was being installed, which included a 45 h.p. boiler, a 480-cubic-foot Sullivan steam compressor, and a 9- by 12-inch Jenckes hoist. Buildings erected during the year consisted of a power-house, blacksmith shop, office, bunk-house, cook-house, manager's residence, and powder-house. D. H. Traynor was in charge of operations, succeeding W. C. Hood. The mine address is Dyment.

Saundary Syndicate

The Saundary Syndicate suspended work at the old Headlight mine, located 2 miles west of Mine Centre, district of Rainy River, at the beginning of February, 1934. About 30 tons of ore was mined on the 50-foot level, of which 13 tons was milled.

Three men were employed under the direction of A. E. Saunders.

Selected Canadian Golds, Limited

Selected Canadian Golds, Limited, was incorporated in March, 1932, with an authorized capitalization of 10,000 preferred shares of $100 par value, and 15,000 common shares of no par value. The officers and directors were: D. M. Hogarth, president; G. G. Blackstock, secretary-treasurer; Halstead Lindsley, R. Livermore, W. T. McEachern, Quincy Shaw, and C. D. MacAlpine, directors. The head office is at the Bank of Commerce Building, Toronto.

In the summer of 1934 the company obtained an option on the old Sultana mine, located about 7 miles southeast of Kenora, in the Lake of the Woods area, district of Kenora. Work was started on October 1 to dewater and sample the old workings, following which diamond-drilling was started from underground.

Between 1891 and 1906 previous operators sank an 80-degree, 8- by 15-foot shaft to a vertical depth of 560 feet, and established eight levels, on which they did a total of 1,535 feet of lateral work. Stoping was done on all levels except the 8th. A 30-stamp mill was operated, and a production of between $700,000 and $1,000,000 obtained during the period of operation.

Between October 1, 1934, and the end of the year the company accomplished 1,809 feet of diamond-drilling. A total of 90 feet of lateral work was done on the 4th level, and 147 feet on the 7th level, for drill locations.

The plant used included two of the old 100 h.p. boilers, the old 700-cubic-foot steam compressor, and a new 9- by 11-inch Ingersoll-Rand steam hoist.

About 20 men were employed under the direction of Cameron McDonald.

Sinclair Mines Syndicate

The Sinclair Mines Syndicate holds a group of 16 mining claims in township 23, range 10, district of Algoma. It is about 8 miles east of Searchmont station on the Algoma Central railway.

During the early part of 1934 a 2-compartment vertical shaft was sunk to a depth of 50 feet, and 50 feet of drifting done at that level. The plant used included a 220-cubic-foot Ingersoll-Rand gasoline compressor and a gasoline hoist. Buildings consisted of a bunk-house, cook-house, blacksmith shop, and powder-house.

Dr. Alexander Sinclair, Sault Ste. Marie, was manager of the syndicate.

S. B. Smith

In 1933 S. B. Smith acquired the Van Sickle property, claim S.S.M. 301, located in township 29, range 23, in the Michipicoten area, district of Algoma. It adjoins the Parkhill property on the east side.

Operations were commenced in April, 1934, and a 2-compartment, 45-degree shaft was started in May. By the end of the year the shaft was at a depth of 140 feet on the incline, and a level had been established at 119 feet. A total of 430 feet of drifting and 119 feet of raising was accomplished on this level.

A 15-ton mill was constructed during the year. The equipment included a Telsmith crusher, Kennedy-Nutt mill, Wilfley table, and amalgamation plates. It was operated only a few hours at a time in October for the equivalent of about four days continuous operation.

The mining plant installed included a 175-cubic-foot electric compressor and a small electric hoist. Electric power was obtained from the High Falls plant of the Great Lakes Power Company. Buildings erected included a power-house, blacksmith shop, bunk-house, cook-house, manager's residence, and powder-house.

An average of 22 men was employed under the direction of J. C. Canfield. The mine address is Wawa.

South Vermillion Gold Mines, Limited

South Vermillion Gold Mines, Limited, was incorporated in April, 1934, with a capitalization of 1,500,000 shares of $1 par value. The officers and directors were: A. Pacitto, president; A. E. Broadley, vice-president; M. F. Burrows, secretary-treasurer; F. J. McFarlane and G. McLaughlin, directors. The head office is at 21 King Street East, Toronto.

The property held by this company consists of a group of three claims located on Bad Vermilion lake, about 3 miles southwest of Mine Centre, Rainy River district.

Work was commenced on April 16, and shortly afterwards a 7- by 12-foot vertical shaft was started. During the rest of the year a headframe, power-house, blacksmith shop, powder magazine, and office were constructed. A 50 h.p. boiler and a 125-cubic-foot steam compressor were installed but not used. By the end of the year the shaft had reached a depth of 40 feet, and sinking was still in progress with hand-steel and windlass.

About 10 men were employed under the direction of A. Pacitto. The mine address is Mine Centre.

Stanley Gold Mines, Limited

Stanley Gold Mines, Limited, was incorporated in 1933, with an authorized capitalization of 300,000 shares of $1 par value. Stanley E. Siscoe was president. The head office is at 231 St. James Street West, Montreal, Que.

The property is located in township 29, range 23, in the Michipicoten area, district of Algoma. It is about 5 miles by road from Wawa station on the Algoma Central railway.

Operations were continued throughout 1934. In January a mining plant was installed, and the electric power line was completed. Shaft-sinking was started in February. The 7- by 12-foot shaft, which had been sunk to a depth of 30 feet by hand-steel in 1933, was put down to a depth of 300 feet. Levels were established at 123 and 256 feet. The shaft has an inclination of 33 degrees to the 1st level, and one of 47 degrees from there to the bottom.

To the end of 1934 a total of 1,425 feet of drifting and 168 feet of crosscutting, had been accomplished. Operations ceased the end of December.

The plant included 2 electric compressors having a total capacity of 750 cubic feet, a 10- by 12-inch steam or air hoist, and a 48 h.p. boiler. Buildings erected during the year included an assay office and manager's residence.

An average of 23 men was employed, of whom 8 were underground. O. H. Adams was in charge of operations.

Stellar Gold Mines, Limited

Stellar Gold Mines, Limited, was incorporated in Manitoba in July, 1934, with an authorized capitalization of 3,000,000 shares of no par value. The officers and directors were: C. H. Miles, president; W. H. Laverty, vice-president; S. E. Fairs, secretary; and W. J. Hoover, director. The executive office is in Winnipeg.

A group of claims was acquired near Mine Centre in Rainy River district, and in September a 3-compartment shaft was started. Operations were suspended in October after sinking 68 feet.

The plant used consisted of a 15 h.p. vertical boiler, a 5- by 7-foot steam hoist, and a 310-cubic-foot GD gasoline compressor.

Straw Lake Beach Gold Mines Syndicate, Limited

Straw Lake Beach Gold Mines Syndicate, Limited, was formed in August, 1934, with an authorized capital of 115,000 shares of no par value. The officers and directors were: W. E. Segsworth, president; E. J. Kerswill, secretary-treasurer; R. J. Jowsey, J. D. Conover, L. L. Steindler, and J. A. Gairdner, directors. The head office is at 67 Yonge Street, Toronto. The mine address is Emo.

This syndicate acquired a group of 9 claims at Straw lake, district of Kenora, which is 35 miles north of Fort Frances by air. It is 70 miles by winter road from Emo, which is 20 miles west of Fort Frances on the Canadian National railway.

Following surface work, a 2-compartment vertical shaft was started late in October, 1934, and sunk to a depth of 105 feet. A level was established at 100 feet, on which 187 feet of drifting was accomplished by the end of the year.

The plant installed included a 310-cubic-foot Ingersoll-Rand gasoline compressor and a gasoline hoist. Buildings erected consisted of a power-house, blacksmith shop, office, bunk-house, cook-house, and stable.

Frank Carnegie was in charge of operations.

Swayze-Huycke Gold Mines, Limited

Swayze-Huycke Gold Mines, Limited, was incorporated in 1933 with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: W. L. Doyle, president; F. G. Huycke, vice-president; A. B. Drake, secretary-treasurer; L. Guertin, W. C. Ryckman, and C. H. Martin, directors. The head office is at 372 Bay Street, Toronto.

The property of this company includes a group of 6 claims located in Cunningham township, in the Swayze area, district of Sudbury. It is 17 miles by road from Sultan on the main line of the Canadian Pacific railway.

A mining plant was installed in March, 1934, and shaft-sinking started. Operations were suspended in May, recommenced in July, and again suspended in September. The 2-compartment vertical shaft was sunk to a depth of 150 feet and a level established at 125 feet. When operations were suspended in September about 31 feet of drifting and 100 feet of crosscutting had been accomplished on this level.

The plant used included a 310-cubic-foot CP compressor, driven by a 50 h.p. Diesel engine, and an 8- by 10-inch air hoist. Buildings constructed included a power-house, blacksmith shop, powder-house, office, cook-house, and two bunk-houses.

An average of about 8 men was employed under the direction of W. McClintock.

Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, has an authorized capital of 3,300,000 shares of $1 par value. The officers and directors of the company are: Edward L. Koons, president; William L. Marcy, vice-president; W. S. Walton, secretary; Clark L. Ingham, treasurer; Welles V. Moot, managing director; C. E. Rodgers, general manager; Alfred H. Sharpe and Harry Yates, directors. The head office is at Kirkland Lake, and the executive office is at 300 Erie County Bank Building, Buffalo, N.Y.

The property is situated in the township of Teck, district of Timiskaming. An average of 263 men was employed during the year.

The following is taken from the general manager's report for the fiscal year ending March 31, 1935:—

Production

TONS MILLED AND YEARLY PRODUCTION FOR FISCAL YEARS ENDING MARCH 31

Year	Tons	Production	Average recovery, Troy ounces per ton
1930	75,408	$690,400.14	0.44
1931	83,034	837,013.97	.49
1932	94,276	948,926.13[1]	.49
1933	96,140	912,377.15[1]	.40
1934	98,311	1,558,912.87[1]	.52
1935	124,956	1,584,817.39[2]	.41

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[1] Included exchange on bullion.

[2] Including exchange on bullion, after bullion tax is deducted. Average price received for year ending March 31, 1935, was $31.32 per ounce.

Mining

Year	Ore broken			Waste broken			Total ore and waste broken
	In stopes	From development	Total	Hoisted to surface	Used for backfill	Total	
1932.......	80,678	27,417	108,095	6,658	16,369	22,937	131,032
1933.......	66,130	37,467	103,597	21,774	5,347	27,121	130,718
1934.......	54,423	31,971	86,394	25,457	5,838	31,295	117,689
1935.......	93,883	37,161	131,044	11,812	10,623	22,435	153,479

Some 3,328 feet of work was done through ore, in drift and subdrift work.

Ore Reserves.—Broken reserves at the end of the year amounted to 82,990 tons. This was almost exactly equal to the amount shown at the beginning of the period.

Operating Costs

	Total cost	Cost per ton ore milled
1931:		
Development and exploration..........................	$212,792.08	$2.563
Mining..	267,376.14	3.220
Milling..	106,575.54	1.283
General charges..	34,187.94	.412
Administrative charges...............................	21,213.75	.255
Total....................................	$642,145.45	$7.733
1932:		
Development and exploration..........................	$184,936.28	$1.962
Mining..	285,365.41	3.026
Milling..	112,630.68	1.194
General charges..	49,478.61	.525
Administrative charges...............................	24,594.16	.261
Total....................................	$657,005.14	$6.968
1933:		
Development and exploration..........................	$227,278.95	$2.364
Mining..	249,907.58	2.599
Milling..	105,168.81	1.094
General charges..	48,907.65	.509
Administrative charges...............................	23,437.97	.244
Total....................................	$654,700.96	$6.810
1934:		
Development and exploration..........................	$235,067.63	$2.391
Mining..	217,517.25	2.213
Milling..	111,849.51	1.138
General charges..	48,073.77	.489
Administrative charges...............................	34,774.84	.353
Total....................................	$647,283.00	$6.584
1935:		
Development and exploration..........................	$242,173.47	$1.938
Mining..	263,644.48	2.109
Milling..	151,620.64	1.213
General charges..	44,840.04	.359
Administrative charges...............................	39,000.00	.312
Total....................................	$741,278.63	$5.931

By study of the above yearly figures it will be noted that the average operating cost, 1931 to 1935, inclusive, was $7.023, or $1.092 above 1935, with a reduction of 0.653 cents per ton in 1935 as against 1934.

Development and Exploration

Class of work	Year ending March 31, 1933	Year ending March 31, 1934	Year ending March 31, 1935	Total from beginning of operations to March 31, 1935
	feet	feet	feet	feet
Drifting	6,681	4,399.5	8,985	48,390.5
Crosscutting	4,201	2,347	2,688	24,825.5
Raising	3,029	2,464.5	1,905.5	13,738.5
Sublevel drifting	1,436	1,473.5	1,268.5	9,290.5
Box-hole raising	1,179	429	352	6,644.5
Winzing	....	97.5	....	97.5
Shaft-sinking	....	612	....	5,654
Total	16,526	11,823	15,199	108,641
Per cent. of crosscutting to total of crosscutting and drifting	38.7	34.8	23.2	34
Shaft stations and sump excavations	cu. ft. 5,610	cu. ft. 19,140	cu. ft. 840	cu. ft. 205,858
Diamond-drilling	feet 11,945	feet 6,713	feet 15,952	feet 77,026

No. 2 Shaft.—The greatest volume of exploration and development work done during the year was in the area north of the shaft, although a considerable amount was completed in the medium- to low-grade sections of the south vein system.

Mining operations were conducted on 15 of the 28 levels established at this shaft. The scope extended from 250 to 3,600 feet. The greatest concentration of effort was, however, immediately below, on, and extending to several levels above the 875- and 2,500-foot horizons. From these chief bases an extensive horizontal area was profitably explored. This work continued to confirm what past history has indicated, namely, that ore occurrences in your mine are widespread and are not confined to main veins or definite zones.

Stoping and development to an increasing degree was done along contacts of sediment with porphyry, or altogether in sedimentary formation near the porphyry. General results here were such as to indicate that these ore bodies can be regarded as important producers when the area is more fully developed. Veins occurring in porphyry are, nevertheless, still the chief source of production.

No. 4 Shaft.—From this section 29.1 per cent. of total mill feed for the year was obtained. A fair tonnage of known ore remains, and further exploration of the more favourable ground is planned. This includes upper-level areas of Sylvanite's original claim, L. 2,227, and the recently purchased Rose Fraction, or claim L. 11,398.

Mill Addition

The mill increase to 350 tons per day, mentioned in the last annual report, was put in effect August, 1934. Since that time capacity has been further increased to about 400 tons, with continued satisfactory operation. Milling equipment was installed with a view particularly to fine grinding, and treatment of the lower-grade ore, made profitable by the increased price of gold.

Additional Buildings and Equipment

Exclusive of the mill enlargement, this includes the purchase of certain experimental units in the mill, a fireproof addition to the refinery, a building addition to the assay office, and the installation of a dust-collecting system. An addition was also made to the miners' change-house.

Summary

Tonnage milled for the year represented an increase of 26,645, or 27.1 per cent. over that treated in 1934, while tons of broken reserves were not decreased.

Production, after deduction of bullion tax, was slightly in excess of 1934; operating costs were reduced 65.3 cents per ton milled; milling costs were 7.5 cents higher. This last is chiefly due to the fact that an abnormal amount of mill alteration and experimental work was charged to operation.

As mentioned above, mill capacity was increased chiefly to handle ore of lower grade than that treated during past years. In consequence it is planned to develop to a greater extent than previously the low- to medium-grade ore now indicated, the tonnage of which appears to be highly important in lengthening the life of your mine.

Diamond-drill and other exploration carried on during the year in large volume in both igneous and sedimentary formation, indicated extensive and promising areas. Development of these will be continued. It is further confidently expected that the mining of such ore, coupled with a continued and comprehensive programme of exploration in large and favourable sections as yet but slightly prospected, will lead to other important sources of ore.

Talisman Gold Mines, Limited

Talisman Gold Mines, Limited, is capitalized at $1,000,000, in shares of $1 par value. The property consists of 242 acres in Guibord township, district of Cochrane, situated about 13 miles east of Matheson, and is part of the property formerly known as the Gardner Guibord. The officers and directors are: James E. Grant, Haileybury, president; Hugh McIntyre, vice-president; J. W. Beilby, secretary-treasurer; R. J. Lillico, B. H. L. Symmes, and R. G. Meech, directors. The head office is at 364 Bay Street, Toronto.

During 1934 the following development work was done in the old shaft, which was sunk some years ago to 100 feet, with stations at 60 feet and 100 feet: crosscutting, 694 feet; raising, 30 feet; drifting, 374 feet. An average of 19 men was employed.

The plant consisted of two 60 h.p. return tube boilers, a 500-cubic-foot steam compressor, and a 6- by 8-inch steam hoist. The mine was closed down in the early fall of 1934.

Tashota Goldfields, Limited

Tashota Goldfields, Limited, was incorporated in November, 1932. It has an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors are: H. H. Vaughan, Montreal, president; Thomas Arnold, Montreal, vice-president; P. W. Ogden, Montreal, secretary-treasurer; W. A. Eden, R. J. Stokes, J. C. Rogers, J. A. Lindsay, and J. A. Griffith, directors. The head office is at Tashota.

The property is located 16 miles south of Tashota on the transcontinental line of the C.N.R., in the Onaman Lake area, district of Thunder Bay. This property was formerly owned by the Tashota Gold Mines, Limited.

The property has been worked intermittently since 1928, when shaft-sinking was first started. When operations were begun again in April, 1934, a total of 1,700 feet of lateral work had been done on the 100- and 200-foot levels, and the shaft was down 230 feet. Since then the shaft has been sunk to 366 feet, and a 3rd level is now being developed at the 325-foot horizon. Total later work done underground to December 11, 1934, has been reported to be 2,483 feet, divided as follows: on the 100-foot level, station and crosscutting 80 feet, drifting 430 feet; on the 200-foot level, station and crosscutting 326 feet, drifting 1,647 feet. J. D. Cumming is superintendent in charge of operations.

Teck-Hughes Gold Mines, Limited

Teck-Hughes Gold Mines, Limited, has an authorized capital of 5,000,000 shares of $1 par value, of which 4,807,144 shares are issued. The officers and directors are: Albert W. Johnston, chairman of the board; D. L. H. Forbes, president and general manager; George C. Miller, vice-president; Conrad E. Wettlaufer, secretary; K. P. Emmons, treasurer; P. Nugent Tapley, assistant-treasurer; J. W. Stephenson, assistant-secretary; John F. Lash, William W.

Reilley, John F. Thompson, and H. C. McCloskey, directors. R. J. Henry is general superintendent. The head office is at Kirkland Lake, and the executive office is at 25 King Street West, Toronto. An average of 738 men was employed during 1934 at the mine in Teck township, district of Timiskaming.

The following is an extract from the president's report for the 12 months ending August 31, 1934:—

During the fiscal year ended August 31 last, the tonnage of ore treated was practically the same as during the two previous years. The price of gold and its realizable value per ounce to your company (after deducting the new bullion tax levied by the Dominion Government) fluctuated between the limits of $30.50 per ounce at the beginning of the fiscal year to a peak of $34.80 per ounce during the early part of March, and was approximately $30.80 at the end of the period. The average for the bullion sold during the fiscal year was $32.394 per ounce. The average cost of producing gold increased from $11.04 to $15.04 per ounce.

The estimate of gold in "positive ore" decreased from 375,495 ounces at August 31, 1933, to 323,088 ounces at August 31, 1934, although the total footage of drifting increased during the period from 9,974.5 lineal feet to 11,163.5 lineal feet. The tonnage of ore produced from development decreased from 29,151 tons in the previous year to 21,749 tons.

At September 1 last, the mine ore tonnage to be milled during the current fiscal year was placed upon a reduced basis of approximately 1,050 tons per day, instead of approximately 1,300 tons per day during the previous year. Re-treatment of tailings which were sorted out and saved several years ago has been commenced and will partly offset this reduction of mine ore tonnage.

Mine workings within the ore zone were deepened from 5,074 feet to 5,735 feet, a vertical distance of 661 feet, which figure compares with 463 feet during the previous fiscal year. Taken as a whole and compared with the new level development results of other recent years, the new levels that were opened up during the year below the 40th show a diminution in both average grade and total tonnage per level, although results on the 45th level seem to indicate a return to better ore conditions. It now seems probable that the limit of depth for profitable mining will be reached sometime within the next three years. New ore in addition to that from deep levels is being developed in the older portions of the mine, where mining had ceased to be profitable under former conditions.

While decreasing earnings from gold production may be expected, present indications are that the Teck-Hughes mine can be profitably operated for several years to come. There is also the possibility of more favourable ore discoveries than were disclosed during the last year.

Liquid assets, consisting of cash, Dominion of Canada bonds, and gold bullion, amounted to $3,572,734.52 at August 31, which compares with $3,898,468.76 at the end of the previous fiscal year. The decrease in liquid assets is more than accounted for by the investment of over $800,000 in the capital stock and bonds of Lamaque Gold Mines, Limited. Your company owns 70.8 per cent. of the capital stock of Lamaque Gold Mines, Limited, and all of its issued first mortgage bonds. The financing of the Lamaque enterprise is now being done entirely through the purchase of its bonds by your company. Mining and construction work to develop and equip the Lamaque mine for a capacity of 450 tons per day is planned for completion before the end of next October, while 225 tons per day of this capacity is expected to be available by the end of next June.

The following is taken from the general superintendent's report for the fiscal year ending August 31, 1934:—

During this period 474,700 tons of ore were treated. The recovery of bullion and precipitate was the equivalent of 181,453.51 troy ounces of fine gold, which realized $5,877,973.88. After the addition of other income the gross revenue was $5,983,525.03, or $12.60 per ton of ore milled.

Including the sum of $253,005.96 charged for depreciation on buildings and fixed plant, the total operating cost was $2,730,010.72, or $5.75 per ton. After making provision of $224,016.30 for taxes, and adding $19,104.50, a profit derived from the sale of bonds, the surplus was $3,048,602.51. Following is an analysis of operating costs:—

	Total cost	Cost per ton of ore treated	Cost per ounce of gold produced
Development and exploration	$442,813.22	$0.93	$2.44
Mining	1,322,603.21	2.79	7.29
Milling	457,355.19	.96	2.52
General expense	229,881.44	.49	1.27
Examination of new properties	24,351.70	.05	.13
Depreciation	253,005.96	.53	1.39
Total	$2,730,010.72	$5.75	$15.04

At the end of the fiscal year the deepest working was the No. 3 winze, at a vertical depth of 5,735 feet. Lateral development on the block of levels from 35 to 40 was practically complete by the end of January, 1934, and the total length of ore found amounted to 2,596 feet, with an estimated average grade of 10.01 dwt. per ton. The block from 40 to 45 was partially developed on September 1, and the total length of ore found up to that time was 1,505 feet, with an estimated average grade of 8.91 dwt. per ton.

Classified under the usual headings the year's development was as follows:—

	Feet
Drifting	11,167.5
Crosscutting	3,529
Raising	5,862.5
Winzing	1,391.2
Total development	21,950.2

Diamond-drill exploration amounted to 12,179.8 feet. Ore produced from development amounted to 21,749 tons.

The technical estimate of "positive ore" reserve at September 1 is as follows:—

	Tons	Gold content in troy ounces	Average grade in pennyweights per ton
Broken ore	302,520	114,599	7.58
Blocked ore	460,843	208,489	9.05
Total	763,363	323,088	8.46

Teddy Bear Valley Mines, Limited

Teddy Bear Valley Mines, Limited, has a capitalization of $10,000,000, in shares of $1 par value, 5,000,000 of which are outstanding. The company was formed to take over the properties held by the Teddy Bear Valley Syndicate and Abitibi Mines, Limited.

The property consists of 1,500 acres in Holloway and Harker townships, district of Cochrane. Finances for development are furnished by the Teddy Bear Valley Syndicate. The syndicate has an office at 503 Royal Bank Building, Toronto. C. Ellwood Hoffmann is managing director.

During 1934 a shaft was sunk 300 feet and stations were cut at the 150- and 275-foot levels. On the 150-foot level, 400 feet of crosscutting and 200 feet of drifting were done, and a station was cut on the 275-foot level.

The equipment consists of a 100 h.p. locomotive-type boiler, a 10- by 12-inch steam hoist, and a 16- by 24-inch straight-line compressor of about 400-cubic-foot capacity.

An average of 20 men was employed. Edward H. Orser is consulting engineer at the property, and H. Smeaton is superintendent. The mine address is Lightning River.

Toburn Gold Mines, Limited

Toburn Gold Mines, Limited, has a capitalization of 2,000,000 shares of $1 par value. The officers and directors are: H. A. Guess, president; R. F. Goodwin, vice-president; G. A. Brockington, secretary; Charles Earl, assistant secretary; J. C. Emison, treasurer; E. C. Corson, assistant treasurer; W. J. Boland and James Moore, directors; F. G. Hamrick, comptroller and auditor. The New York office is at 120 Broadway, and the Toronto office at 217 Bay Street, in care of W. J. Boland.

The mine is in Teck township, district of Timiskaming. During 1934 an average of 127 men was employed. M. W. Hotchkin, Kirkland Lake, is superintendent.

The following is an extract from the president's report to the shareholders for the fiscal year ending December 31, 1934:—

Surface exploration consisted of some trenching on Nos. 6 and 7 veins, the area believed to contain the north break. Sufficient encouragement was met to justify underground work in 1935.

Underground exploration activities at Toburn for 1934 consisted of 1,030 feet of diamond-drilling. Almost all the drill-holes were short, north or south horizontal holes put out in an effort to locate parallel vein structures.

Total development work done during the year 1934 amounted to 6,289 feet, all of which was above the 1,018-foot level. This development consisted of 3,030 feet of drifting, 1,067 feet of sublevel drifting, 1,043 feet of crosscutting, 608 feet of raising, 481 feet of box-holing, and 60 feet of slashing. Of this total, approximately 1,980 feet was done on ore, breaking 5,775 tons, which was sent to the mill. Approximately 91 per cent. of the development work was confined to the 542-, 667-, 792-, 893-, and 1,018-foot levels. Work done on the 1,029-foot sublevel is included in the total for the 1,018-foot level.

The more noteworthy results of the 1934 development were:—

1. Locating the 911-drift ore shoot on the 893-foot level, which is believed to be a branch of the 1,024-drift vein, which, in turn, is most likely the upward extension of the 1,215- and the 1,325-drift veins. This identifies two inclined vein structures dipping approximately 53° S. W. of the dike fault, one above the other, i.e. the 672-904 vein structure and the 911-1,325 vein structure.

2. Locating ore on the nearly vertical No. 11 vein structure at the A 100-foot level, 542-foot level, and 667-foot level, both east and west of the dike fault, intermediate between the A 100- and 542-foot levels.

3. Locating ore on the No. 7 vein structure above the A 200-foot level, which has good possibilities for extensions both downward and eastward.

Production figures for 1934 compared with those of the year 1933 are:—

Year	Tons milled	Average ounces gold per ton	Ounces fine gold produced	Percentage mill recovery
1933...............	36,913	0.659	23,020	94.7
1934...............	36,230	.583	20,401	96.6

The estimated ore reserves broken and unbroken at December 31, 1933, were 50,200 tons, averaging 0.66 ounces gold per ton, and at December 31, 1934, were 60,550 tons, averaging 0.63 ounces gold per ton.

This means that 46,580 tons of new ore, averaging 0.56 ounces gold per ton, were found and opened up by the exploration and development of 1934.

Earnings for the year 1934, after deducting administration and taxes, but before deduction of $182,101.04 depreciation and depletion, were $315,811.27.

Tom Johnson-Nipigon Mines, Limited

Tom Johnson–Nipigon Mines, Limited, was incorporated in 1931. The name of the company was changed from Kirkland Divide Gold Mines, Limited, to its present name in 1934. It has a capitalization of 2,000,000 shares of $1 par value. The officers and directors are: P. H. Crawshaw, president; J. R. Scott, vice-president; M. O. Inglis, secretary-treasurer; Thos. Johnson and H. S. Shannon, directors. The head office is 1005 Bank of Hamilton Building, Toronto. The mine office is at Empire.

The company owns 6 claims in the Kowkash area and 11 claims adjoining the property of Northern Empire Mines on the west, in the Beardmore area, Thunder Bay district. The company also holds 300,000 shares in Nipsona Mines, Limited, a subsidiary of Tom Johnson–Nipigon Mines, which company was formed in 1934 to obtain control of 4 claims adjacent to those of the parent company. Some surface trenching and diamond-drilling has been done on the Kowkash property.

On the Beardmore claims surface work is reported to have shown one of the Northern Empire veins extending 234 feet northwest of the boundary, where it averages 8 to 10 inches in width. At this point it is cut by a dike. West of the dike it has been traced another 125 feet, where its width ranges from 6 to 8 inches. Good values are said to have been obtained from this vein.

Sidney Muskin is the engineer in charge at the Beardmore property.

Vermilion Lake Gold Mines, Limited

Vermilion Lake Gold Mines, Limited, incorporated in 1932, has an authorized capitalization of 15,000 shares of no par value. The officers and directors are: Dr. H. K. Mitchell, president; H. Dix Rogers, vice-president; J. C. Stewart, secretary-treasurer; John E. Clark and J. Bennett, directors. The head office is at 1005 Lumsden Building, Toronto. The mine address is Northpines.

The property consists of about 480 acres at Big Vermilion Lake, 7 miles from Hudson, on the Canadian National railway, district of Kenora, Patricia portion.

A considerable amount of surface work, trenching, and test-pitting has been done on the property. In September, 1934, control of operations was acquired by the Reward Mining Company, Limited, of British Columbia, on the basis of the Reward Mining Company receiving 8 per cent. of the net earnings. The company planned to diamond-drill the property during the first months of 1935.

Wawa Goldfields, Limited

Wawa Goldfields, Limited, was incorporated in 1933. The authorized capitalization was increased from 1,500,000 to 2,500,000 shares of $1 par value in November, 1934. The officers and directors were: A. P. Earle, president; H. H. Racine, vice-president; P. C. Dings, G. S. Payne, and L. Beauregard, directors. The head office is at 616 Canada Cement Building, Montreal.

The property includes a group of 4 claims in township 29, range 23, in the Michipicoten area, district of Algoma. The mine address is Wawa.

During 1934 a total of 90 feet of drifting, and 209 feet of crosscutting was done on the 50-foot level. This work was done during May, June, and July. Some surface work was then done until November, when operations were suspended. A 375-cubic-foot Diesel compressor was used.

An average of 14 men was employed from May until November. A. C. Melkman was in charge of operations.

Wells Longlac Mines, Limited

Wells Longlac Mines, Limited, was incorporated in 1934 with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: A. J. Felton, president; A. W. Burt, vice-president; F. E. Forrester, secretary-treasurer; E. C. McCracken and Chas. Palmer, directors. The head office is at 347 Bay Street, Toronto.

During 1934 this company took an option on the Stagee property, which adjoins the old Foley mine, in the Mine Centre area, district of Rainy River. Underground exploration was started in November, and by the end of the year a 2-compartment shaft had been sunk to a depth of 108 feet, and 20 feet of drifting had been accomplished on the 100-foot level.

The plant used consisted of a 20 h.p. boiler, a 5- by 7-inch steam hoist, and a 310-cubic-foot gasoline compressor. A. S. Dawson is mine manager. The mine address is Mine Centre.

The company owns a group of 15 claims in the Magnet Lake section of the Little Long Lac area, on which surface work and diamond-drilling was performed during the year.

Wendigo Gold Mines, Limited

Wendigo Gold Mines, Limited, was incorporated in October, 1933, with an authorized capitalization of 2,000,000 shares of $1 par value. The officers and directors were: H. D. Tudor, president; H. G. Young, vice-president; H. R. Tudhope, secretary-treasurer; A. J. Bolton and W. G. Cameron, directors. The head office is at 701 Dominion Bank Building, Toronto.

The property of this company is located at Witch bay, on the Lake of the Woods, district of Kenora, and is 22 miles southeast of Kenora.

The plant installed included a 100 h.p. boiler, a 375-cubic-foot Ingersoll-Rand steam compressor, two 525-cubic-foot Ingersoll-Rand steam compressors, and an 8¼- by 10-inch Ingersoll-Rand hoist. Buildings erected during the year included an office, blacksmith shop, dry-house, and assay office.

During 1934, the 2-compartment 80-degree shaft was sunk 399 feet to a total depth of 516 feet. Levels were established at 200, 350, and 500 feet.

A total of 1,000 feet of diamond-drilling was done from underground during the year.

The lateral work accomplished during 1934, and the total done to the end oJ 1934, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	1934	Total	1934	Total
	feet	feet	feet	feet
50-foot	....	114	....	....
60-foot	....	65	....	....
100-foot	225	290	....	....
200-foot	815	815	160	160
350-foot	225	225	55	55
500-foot	590	590	50	50
Total	1,885	2,099	265	265

The work on the 60-foot level was done from the old No. 2 shaft, which has a depth of 100 feet and connects with the main shaft workings at that horizon.

An average of 44 men was employed, of whom 12 were underground. C. L. Spencer was in charge of operations. The mine address is Kenora.

West Red Lake Gold Mines, Limited

West Red Lake Gold Mines, Limited, is capitalized at 3,000,000 shares of $1 par value. The officers and directors were: G. B. Hughes, president; A. J. Doane, vice-president; W. E. Robinson, secretary-treasurer; J. E. Streight, A. Cockeram, and M. R. Howey, directors. The executive office is at 609 Continental Life Building, Toronto.

The property consists of 27 claims in four groups located in the townships of Todd and Ball in the Pipestone Bay section of the Red Lake area, Kenora district, Patricia portion.

The main group consists of 9 claims, totalling approximately 375 acres. The mining plant is on claim No. 10,057, approximately 21 miles west of the Howey gold mine.

The mining plant and camps were erected in May and June, 1934. Buildings include a boiler-house, 45 by 35 feet; blacksmith shop, 16 by 22 feet; dry-house, 16 by 20 feet; warehouse, 12 by 14 feet; and powder magazine, 18 by 20 feet. The plant equipment includes two 60 h.p. locomotive-type boilers, a 7- by 10-inch double-acting reversible hoist, a 400-cubic-foot vertical-type compressor, and a No. 2 Gardner Denver steel sharpener.

In July a 2-compartment shaft, 11 by 6½ feet outside measurement, was started. This shaft was sunk to a depth of 205 feet, a level was established at the 200-foot horizon, and 95 feet of crosscutting and 298 feet of drifting was done. Work was discontinued at the property during the latter part of October, 1934. A. H. Honsberger was manager in charge of operations.

Witch Bay Gold Mines, Limited

Witch Bay Gold Mines, Limited, was incorporated in July, 1934, with an authorized capitalization of 50,000 shares of $1 par value. The officers and directors were: Henry Martin, president; H. G. Young, vice-president and managing director; H. R. Tudhope, secretary-treasurer; H. D. Tudor and A. J. Bolton, directors. The head office is at 357 Bay Street, Toronto.

The property of this company consists of two groups of claims adjoining the Wendigo mine on the east and west at Witch bay, on the Lake of the Woods, District of Kenora.

Work was started in August and suspended in December, 1934. During that period an old 30-foot shaft on the east group was cleaned out and sunk an additional 15 feet. Some surface trenching was also done.

The plant installed included a 60 h.p. boiler, a 4- by 6-inch hoist, and a gasoline compressor. F. M. Passow was in charge of operations. The mine-office address is Kenora.

Wright-Hargreaves Mines, Limited

Wright-Hargreaves Mines, Limited, has an authorized capital of 5,500,000 shares of no par value. The officers and directors of the company are: Oliver Cabana, Jr., president; W. H. Wright, vice-president; Gerard F. Miller, treasurer; E. L. Miller, secretary and managing director; James Y. Murdoch and Oliver G. Donaldson, directors. The head office is at Fort Erie. The mine address is Kirkland Lake.

M. W. Summerhayes is general manager, and 440 men were employed during the year at the mine in Teck township, district of Timiskaming.

The following is taken from the general manager's report for the fiscal year ending August 31, 1934:—

> During this period 330,741 tons of ore were treated, containing 207,655 ounces fine gold and 40,915 ounces of fine silver. There was realized from the marketing of this bullion, $6,797,578.81.
>
> The average grade of the ore going to the mill, at $20.67 per ounce, was 0.66 ounces, or $13.68 per ton, with a recovery of 0.63 ounces, or $13.07 per ton, an extraction of 95.51 per cent.

ANALYSIS OF OPERATING COSTS

	Total	Cost per ton milled
Development, exploration, and pumping	$357,223.79	$1.080
Stoping	748,532.05	2.263
Transporting ore (hoisting, etc.)	275,119.27	.832
Milling charges	459,090.54	1.388
Marketing bullion	32,060.15	.097
General surface charges	37,453.38	.113
Stock transfer and registrar charges	13,685.70	.041
Insurance, silicosis, workmen's compensation, property taxes, miscellaneous	83,026.89	.251
General and undistributed charges (storehouse, hospital, maintain misc. mine buildings, mine management and administration, interest and exchange, legal expenses, miscellaneous)	125,792.04	.380
Depreciation buildings and equipment	274,762.70	.831
	$2,406,746.51	$7.276
Provision for taxes (exclusive of bullion tax)	275,000.00	.831
Provision for depletion of mining properties	182,111.00	.551
Amount written off, shaft No. 4	170,299.62	.515
Total	$3,034,157.13	$9.173

SUMMARY OF DEVELOPMENT AND EXPLORATION
August 31, 1934

	Drifting	Shaft-sinking	Cross-cutting	Raising	Total footage	Diamond-drilling	Excavation
	feet	feet	feet	feet		feet	cu. ft.
August 31, 1933	119,464	10,681	42,492	7,987	180,624	87,805	364,938
Fiscal year	17,162	....	5,618	1,191	23,971	16,586	33,230
August 31, 1934	136,626	10,681	48,110	9,178	204,595	104,391	398,168

PRODUCTION RECORD, 1921–1934
(Based on gold at $20.67 per ounce)

Year	Tons milled	Value per ton	Gross value	Recovery per ton	Bullion produced	Dividends
1921 (8 mos.)	36,081	$13.96	$503,302	$13.00	$468,665	....
1922	66,181	12.49	827,447	11.52	762,752	$412,500
1923	79,242	10.48	830,992	9.52	754,978	206,250
1924	84,487	14.16	1,194,217	12.89	1,088,725	206,250
1925	147,939	14.49	2,148,554	12.93	1,913,401	550,000
1926	153,392	15.66	2,400,795	14.02	2,150,844	893,750
1927	209,164	11.77	2,455,460	10.51	2,151,916	1,237,500
1928	256,331	8.36	2,144,002	7.20	1,845,923	825,000
1929	188,238	10.29	1,938,552	9.25	1,741,872	....
1930	220,430	12.20	2,687,828	11.03	2,431,896	275,000
1931	266,352	11.73	3,124,533	10.93	2,912,308	825,000
1932	295,525	12.85	3,796,295	12.00	3,546,903	1,100,000
1933 (8 mos.)[1]	193,441	13.56	2,623,456	12.63	2,443,760	550,000[2]
1934	330,741	13.68	4,525,150	13.07	4,321,945	2,750,000
Total	2,527,544	$12.34	$31,200,583	$11.29	$28,535,888	$9,831,250

[1] In 1933, the fiscal year closing changed from December 31 to August 31.

[2] April and July dividends only.

MILLING STATISTICS

September 1, 1933, to August 31, 1934

Ore milled	tons		330,741
Average value per ton			$13.68
Gross value		$4,525,149.92	
Loss in tailings		203,205.31	
Net value recovered			$4,321,944.61
Average tons milled per day			906.14
Per cent. of possible running time			97.11
Tons 100 per cent. running time			933
Solution precipitated	tons		1,173,048
Solution precipitated per ton of ore	tons		3.55
Value per ton in tailings			$0.614
Per cent. extraction			95.51
Cyanide consumed per ton of ore (K.C.N.)	lbs.		0.497
Zinc consumed per ton of ore	ounces		1.544
Zinc consumed per ton of solution	ounces		0.436
Lime consumed per ton of ore	lbs.		2.814
Steel consumed per ton of ore, ball mills	lbs.		2.52
Steel consumed per ton of ore, tube mills	lbs.		2.80
Cost of flotation reagents consumed per ton of ore			$0.033
Average value of pregnant solution			$3.68
Average h.p. consumed per day			2,451
Average h.p. consumed per ton milled			2.70
Power cost per h.p. consumed			$58.96

N.B.—All values at $20.67 per ounce.

ORE RESERVES ESTIMATE

	Tons	Ounces	Grade	Value[1]
On hand August 31, 1933	998,061	0.67	$13.75	$13,726,809
Developed in fiscal year	517,884	.60	12.44	6,441,538
	1,515,945	0.64	$13.30	$20,168,347
Milled in fiscal year	330,741	.66	13.68	4,525,150
Ore reserves, August 31, 1934	1,185,204	0.64	$13.20	$15,643,197

[1] Calculated at $20.67 per ounce.

ADDITIONS TO PLANT, BUILDINGS, AND EQUIPMENT

September 1, 1933, to August 31, 1934

Mill structure and equipment	$216,946.99
Shops and equipment	12,872.55
Power-house and electrical equipment	6,947.42
Assay office, building and equipment	14,630.88
General surface and buildings	9,902.68
No. 4 shaft and hoist-house	8,038.80
Sprinkler system	30,665.45
New tailings line	12,364.90
Underground equipment	12,940.46
Total	$325,310.13

Development

There were 517,884 tons of new ore developed, having an average grade of 0.60 ounces, or $12.44 per ton at $20.67 per ounce. A considerable quantity of this consists of low-grade ore actually developed in other years but which, due to the increased price for gold, can now be included in the reserves. After deducting 330,741 tons milled, there were 187,143 tons added to our reserves. Some 17,162 feet of drifting was done, of which 8,052 feet, or 47 per cent. was on ore.

A diamond-drill hole has intersected the north vein at the 4,500-foot horizon, showing the usual excellent structures and mineralization.

It is planned during the present fiscal year to prepare for a new interior shaft for developing the mine below the present bottom. This will consist of the necessary hoisting station and ore and waste passes to connect with No. 3 shaft and the upper portion of the shaft above the 3,900-foot level.

Milling

During the early months of the period under review, the mill alterations were completed and the full benefits of the various changes on the per cent. of extraction obtained. The pilot mill indicated a possible extraction of 96.2 per cent. This percentage was obtained in May last and has been bettered each succeeding month since that time.

General

A complete sprinkler system has been installed in the mill and shops, covering the most important fire hazards. This should reduce to a minimum the chances for a fire.

The finer grinding in the mill has introduced more base metals into our bullion, making a regulus carrying high gold values as a by-product. This is hard and expensive to reduce satisfactorily, and the bullion shipped is not easy to check with the mint. We have, in the last few weeks, worked out what appears to be a new refining process which will eliminate this trouble. If the further experiments in a larger way prove satisfactory, we propose to make the necessary changes in our refinery equipment to put this process into use.

Young-Davidson Mines, Limited

The officers and directors of Young-Davidson Mines, Limited, are: Gideon Grant, president; C. G. Knott, vice-president; F. M. McKay, secretary-treasurer; Jacob A. Davidson, A. Calvin Ross, Colin M. McLean, directors. The capitalization is $3,000,000, in shares of $1 par value.

The company owns a property in Powell township, district of Timiskaming, which is being operated under agreement by the Hollinger Consolidated Gold Mines, Limited. An account of the work done on the property appears on page 102 of this report. The mine address is Elk Lake.

Young-Shannon Gold Mines, Limited

Young-Shannon Gold Mines, Limited, was incorporated in 1932, with an authorized capitalization of 3,000,000 shares of $1 par value. The officers and directors were: C. T. Young, president; S. J. Defoe, secretary; W. C. Huff, treasurer; and A. J. Bolton, director. The head office is at 1 Toronto Street, Toronto.

The property of this company includes a group of 9 mining claims in Chester township, district of Sudbury. There is a 22-mile road from Makwa station on the Canadian National railway.

In June a 2-compartment vertical shaft was started on a small island in Clam lake. By the end of the year the shaft had been sunk to a depth of 100 feet, and 50 feet of drifting and 50 feet of crosscutting accomplished at that level. A total of 3,000 feet of diamond-drilling was done during the year.

The plant installed included a 45 h.p. boiler, an 8- by 12-inch steam hoist, and a 220-cubic-foot GD gasoline compressor. Buildings erected included a power-house, blacksmith shop, bunk-house, and powder-house.

An average of 12 men was employed throughout the year. C. T. Young was in charge of operations, with A. Taylor as mine captain. The mine address is Gogama.

GRAPHITE

Black Donald Graphite Company, Limited

The officers of the Black Donald Graphite Company, Limited, are: R. F. Bunting, president and manager; W. B. Bunting, vice-president; R. A. Telfer, secretary-treasurer.

The mine in Brougham township, Renfrew county, operated 90 days during 1934, and the refinery 144 days. About 2,000 tons of ore was hoisted and milled.

The company reports that owing to improvement in market conditions stocks of refined graphite on hand have been somewhat reduced.

An average of 28 men was employed during the period of operation. The mine address is Calabogie.

GYPSUM

Canadian Gypsum Company, Limited

The Canadian Gypsum Company, Limited, has a capitalization of $300,000, divided into 3,000 shares of $100 par value. The officers and directors of the company are: S. L. Avery, president; R. G. Bear, secretary-treasurer; O. M. Knode, C. F. Henning, Otis Wack, and J. E. MacLeish, directors. The head office is at 1221 Bay Street, Toronto. The head office officials are: B. S. Barns, agent and comptroller, and F. B. Gibbs, manager. Otis Wack, Windsor, N.S., is director of operations.

The company operates a gypsum mine and plant near Hagersville, in Oneida township, Haldimand county. All commercial gypsum products are produced at the plant, which includes a mill, wall board and block manufacturing buildings. During 1934 some 17,046 tons of rock were hoisted. An average of 30 men was employed. W. E. Allen, Hagersville, is superintendent.

The company also operates a quarry and lime plant at Guelph; a large gypsum quarry at Windsor, N.S.; a gypsum mill at Hillsborough, N.B.; a gypsum calcining mill at Iona, Cape Breton; and a winter gypsum storage depot at Deep Brook, N.S.

Associated with the company is the Gypsum Packet Company, Limited, operating four 7,000-ton freight and passenger steamers between Nova Scotia and United States ports.

Gypsum, Lime and Alabastine, Canada, Limited

Gypsum, Lime and Alabastine, Canada, Limited, has a capitalization of 2,000,000 shares of no par value. The officers are: R. E. Haire, president and manager; S. H. J. Reid, secretary-treasurer; W. E. Armstrong, Henry Cockshutt H. J. Haire, Jas. R. Inksater, G. H. Kranenberg, J. E. McConnell, R. S. McCurdy, N. L. Nathanson, W. C. Pitfield, and John F. Cameron, directors. The head office is at Paris, Ont.

The mine and mill at Caledonia, Seneca township, Haldimand county, was operated throughout the year. L. V. Robinson was superintendent, employing an average of 110 men.

There were hoisted 21,744 tons of rock. Of this, some 1,432 tons were sold and the rest was manufactured into landplaster, stucco, Paristone, Gyproc, dry Insulex, gypsum lath, and other building products.

In addition to the Caledonia mine, the company operates gypsum plants at Montreal, Winnipeg, Vancouver, and Calgary.

Lime plants are situated at Beachville, Elora, Hespeler, Milton, Limehouse, and Puslinch, Ont., and at St. Mark and Joliette, Que.

Quarries are operated at Mabou, N.S.; Gypsumville, Man.; and Salmon River, B.C. The alabastine plant is at Paris, Ont.

MOLYBDENITE

Phoenix Molybdenite Corporation, Limited

The Phoenix Molybdenite Corporation, Limited, has a capitalization of $1,000,000, in shares of $1 par value. The officers and directors are: F. L. Stinson, president and manager; E. A. Dempster, vice-president; W. G. Chipp, secretary-treasurer; John Thompson and George Joynt, directors. The head office is at 316 Excelsior Life Building, Toronto. The mine address is R.R. 2, Ashdad.

The mine in Bagot township, Renfrew county, was operated from April to October, 1934.

A blacksmith shop, transformer station, and mill were erected. The mill went into operation on August 15, and during the remaining period of operation treated about 200 tons of ore from surface, with a recovery of 3,300 pounds of concentrates.

At the end of September there were 31 men employed at the property.

NICKEL AND COPPER

Cuniptau Mines, Limited

Cuniptau Mines, Limited, has an authorized capital of 3,000,000 shares of $1 par value. The property consists of 62 claims in Strathy township, district of Nipissing, two miles north of Timagami. The officers of the company are: B. W. Watkins, president; E. P. Muntz, vice-president; W. G. Watkins, secretary-treasurer. J. W. Morrison is consulting engineer, and S. S. W. Cole, mine manager. The head office is at 465 Bay Street, Toronto. The mine address is Goward.

To the end of January, 1935, the following work had been done. A 2-compartment shaft was sunk to a depth of 240 feet, with levels at 100 and 225 feet. Drifting and crosscutting amounted to 1,372 feet, and 55 feet of raising was done. A 50-ton blast furnace is being put into operation with the intention of treating the green ore.

An average of 40 men was employed.

Falconbridge Nickel Mines, Limited

The officers and directors of Falconbridge Nickel Mines, Limited, are: Thayer Lindsley, president; Halstead Lindsley and J. G. Hardy, vice-presidents; N. F. Parkinson, secretary-treasurer; W. S. Morlock, director. The authorized capital is 5,000,000 shares of no par value. The head office is at 25 King Street West, Toronto.

The company operates a nickel-copper property in Sudbury district. Ernest Craig is general superintendent; J. R. Gill, smelter superintendent; Angus MacDonnell, underground superintendent; and R. C. Mott, concentrator superintendent. During 1934 an average of 436 men was employed, of whom 124 were underground. The mine address is Falconbridge.

The following is taken from the report of the general superintendent for the year ending December 31, 1934:—

Such interruptions as were experienced to continued operation of mine and reduction plants were entirely due to necessary periodic repairs to blast furnace and settler.

Mine Development

Development footages attained during the year and combined over all levels, distribute as tabulated below:—

Drifting and crosscutting	feet	4,054
Raising	feet	1,122
Stope entrances	feet	130
Box-holes		7
Diamond test drilling	feet	2,597
Diamond-drilling (surface)	feet	405
Station-cutting	cu. ft.	6,700
Shaft-sinking	feet	546

All development work during the year was carried out within the area in which ore reserves were computed in 1933, with the exception of the east drive on the 500-foot level.

Of the total 4,054 feet of drifting and crosscutting, 2,577 feet was driven east on the 500-foot level. This work served to open up the eastern ore bodies and to provide a connection with No. 5 shaft. Intensive faulting, encountered in some sections, reduced the ore possibilities at this horizon. One body, however, extending for 500 feet and disclosing fair widths, was opened up, while the last 1,100 feet of the drive was in ore of widths varying between 10 and 40 feet but of a grade considerably reduced by the presence of large amounts of quartz. The limits of this body have not yet been reached.

On the 750-foot level an advance of 610 feet west disclosed 575 feet of good ore. The east drive was continued for 233 feet with ore to 120 feet, at which point the main fault was encountered.

No. 5 Shaft.—Preparation for sinking a 5-compartment shaft at a location some 2,400 feet east from the present working shaft was made early in the summer. This shaft is 13 feet 4 inches by 19 feet 6 inches, outside timber, and will be continued to a depth of 1,500 feet.

The depth of overburden having been established at 100 feet by means of an electrical survey and checked by one bore-hole, excavation of the shaft was commenced in June. Sinking through the overburden was accomplished by excavating inside a steel plate shield, the excavation being followed by timber sets spaced at 3-foot centres and closely lagged. After reaching bed rock, in order to seal off the water and quicksand encountered there and also to reinforce the shaft through the sand, a concrete lining was poured inside the timber and continued to surface. Permanent steel sets were started in September, and a total depth of 546 feet from surface had been reached by the end of the year. A station was cut at the 500-foot level, where connection was made with the east drift.

Ore Reserves

Ore reserves, computed as at December 31, 1934, are tabulated hereunder:—

	Tons
Ore reserves as at December 31, 1933	2,817,884
Plus new ore added 1934	460,000
Total	3,277,884
Less: drawn during 1934	317,646
Total ore reserves (averaging 2.04 per cent. nickel and 0.90 per cent. copper), December 31, 1934	2,960,238

Mining

The results of mining activities during the year are set out in the following table:—

BROKEN ORE IN STOPES	Tons
Balance December 31, 1933	408,780
Broken during 1934	386,051
Total	794,831
Less: hoisted from stopes during 1934	285,089
Broken ore reserves December 31, 1934	509,742
ORE HOISTED	
From stopes, 1934	285,089
From development, 1934	14,085
From concentrating dump, 1934	18,472
Total ore to crushing plant, 1934	317,646

Crushing, Sorting, and Transportation

From 317,646 tons of ore delivered to the crushing plant, 44,116 tons, or 13.9 per cent., of waste was eliminated by sorting and discarded. The balance, amounting to 273,530 tons, was transported over the aerial tramway to the treatment plant bins.

The entire reduction plant was in operation 337.46 days during the year. Periodic repair campaigns, necessary in the one-unit plant, account for the whole of lost operating time. Results of operation tabulate as below:—

	Short tons
Total ore treated	272,923
Matte produced	9,271.4
Nickel in matte produced	5,202.6
Copper in matte produced	2,450.8
Metals per ton of ore:	Pounds
Nickel	41
Copper	19.90
Metallurgical losses per ton of ore:	
Nickel	2.88
Copper	1.64

Construction

With the exception of temporary installations of equipment to facilitate the sinking of No. 5 shaft, practically no additions or alterations to the plant were undertaken during the year.

Housing facilities were further increased during the year, and an up-to-date sewage disposal system was installed. Sewerage and water systems were also extended to provide adequate service and fire protection throughout plant and townsite.

The following is an extract from the report of the consulting metallurgist for the year ending December 31, 1934:—

Mill and Smelter

The mill and smelter operated throughout the year with only the normal interruptions for repairs. The excellent overall metallurgical recovery was slightly improved.

Refinery

The refinery, which is located in Norway, operated very steadily throughout the year, although with a little less than normal capacity during the first few months due to adjustment of new equipment. A certain amount of additions and alterations took place, more to improve and stabilize operating conditions than to increase capacity, although this at the end of the year was very ample for 6,000 short tons annually and some months exceeded this rate.

Custom matte was received regularly, from February, at the increased rate of 1,000 long tons nickel annually. The plant for separation of precious metals was finished during the year and is gradually coming into routine. Research work and experiments are going on to further improve the recovery and high quality of the metals, and some small further progress has been made.

For the year 1934, the amount of metals in matte received from the smelter, the refinery production, the metals in process, and the metals in matte on hand at the end of the year is set out in the following table:—

	Nickel	Copper
	lbs.	lbs.
Metals in Falconbridge matte received, less refining losses	9,924,129	4,626,535
Produced in marketable form during the year	9,508,939	4,633,235
Metals in process of refining at end of year	1,953,277	402,976
Metals in matte on hand at end of year	1,355,139	604,058

International Nickel Company of Canada, Limited

The officers of the International Nickel Company of Canada, Limited, are: Charles Hayden, chairman of the board; Robert C. Stanley, president; John F. Thompson, vice-president; Paul D. Merica and John C. Nicholls, assistants to the president; James L. Ashley, secretary-treasurer.

The directors whose term expires in 1935 are: James L. Ashley, John F. Dulles, Reg. Halladay, Charles Hayden, J. W. McConnell, R. S. McLaughlin, Britton Osler, J. A. Richardson, Robt. C. Stanley, Andrew V. Stout, John F. Thompson, and Rt. Hon. Lord Weir of Eastwood.

The directors whose term expires in 1936 are: John P. Bickell, Hon. H. Cockshutt, Wm. N. Cromwell, D. Owen Evans, Sir Harry McGowan, R. H. McMaster, Wm. W. Mein, Rt. Hon. Lord Melchett, Paul D. Merica, Sir Robert L. Mond, Thomas Morrison, Seward Prosser, and Grant B. Shipley.

The executive office is at 67 Wall Street, New York City, and the general offices of the mining and smelting division are at Copper Cliff, Ont.

This company and subsidiary companies operate hydro-electric power plants at High Falls, Big Eddy, Wabageshik, and Nairn Falls, Ont.; nickel-copper mines in Sudbury district, Ont.; smelters at Copper Cliff and Coniston, Ont.; refineries at Port Colborne, Ont., Acton, England, and Clydach, Wales; rolling mills at Birmingham, England, Huntington, W. Va., and Glasgow, Scotland; a colliery at Pontardawe, Wales; and a foundry at Bayonne, N.J.

The authorized capital of this company consists of $27,679,900 of preferred shares of $100 and $5 par value, and 15,000,000 shares of common stock of no par value.

The following information is extracted from the annual report of the company covering the year ending December 31, 1934:—

General

The improvement in your company's business mentioned in the annual report for 1933 continued through 1934, with the result that the report submitted herewith is the most satisfactory since that for 1929, which was the peak year in the history of the nickel industry.

Sales of nickel, copper, rolling-mill products, and precious metals, details of which appear in the Sales section, substantially increased. Quoted prices for nickel, with the exception of a lower sterling price, remained unchanged. However, though still low, the average price received for copper was 5 per cent. in excess of that obtained in 1933.

Operations throughout the year, conducted on an increased scale and at a uniform rate, afforded your management opportunity to cut costs of production to the lowest figures obtaining since your plants were reconstructed and the Frood mine fully developed. The expanded operations called for additions to pay-rolls and decreased unemployment in the various localities in which your operations are conducted.

The financial statements are submitted for convenience in United States dollars. As in the previous year sales outside of Canada and the United States were based on sterling. It will be noted that a net profit of $18,487,478.80 was realized after all charges, including provision of $5,321,131.52 for depreciation, mine depletion, and other reserves. After paying $1,933,898.75 of preferred dividends there remained $16,553,580.05, equal to $1.13 per share on the common stock. The year closed with your company in a strong cash position.

There follows a résumé of your company's diversified activities during the year ended December 31, 1934.

Sales

Your company's sales of nickel in all forms, including nickel in alloys, amounted to 91,459,554 pounds, compared with 74,356,969 pounds in 1933, an increase of 23 per cent.

Sales of nickel in products of the Port Colborne, Canada, and Clydach, Wales, refineries amounted to 73,964,621 pounds, compared with 61,353,495 pounds in 1933, an increase of 21 per cent. Sales of nickel in products of the Copper Cliff smelter amounted to 1,357,008 pounds. Sales of nickel in products of the rolling mills at Birmingham, England, Glasgow, Scotland, and Huntington, W.Va., and of the foundry at Bayonne, N.J., totalled 16,137,925 pounds, compared with 13,003,474 pounds, an increase of 24 per cent.

The estimated world's consumption of nickel in all forms was 122,000,000 pounds, compared with 96,000,000 pounds in 1933 and 57,000,000 pounds in 1932.

Sales of Monel metal, a product made direct from Creighton ore, totalled 10,763,821 pounds, compared with 9,101,219 pounds in 1933, an increase of 18 per cent.; sales of pure rolled nickel were 7,469,914 pounds, compared with 6,287,991 pounds in 1933, an increase of 19 per cent.

Copper sales, inclusive of copper in sulphate produced in Wales, increased from 113,682,312 pounds to 194,870,682 pounds, or 71 per cent.

Gold sales were 74,375 ounces, compared with 21,355 ounces in 1933; silver sales were 1,006,808 ounces, compared with 876,303 ounces; and sales of the platinum metals were 124,424 ounces, compared with 77,198 ounces. Sales of selenium were 73,516 pounds, and sales of tellurium 1,110 pounds.

Mines

Throughout 1934 ore was mined continuously from the Frood and Creighton mines, the total tonnage shipped amounting to 2,690,814 tons, of which the Frood mine contributed 1,868,186 tons and the Creighton mine 822,628 tons.

At the Frood mine exploratory work was restricted to the lower levels, and ordinary development work was regulated to conform with ore requirements. During 1934 the advance of shafts, drifts and crosscuts, raises, winzes, and box-holes amounted to 19,937 feet, thus bringing the total development work in this mine to 31.7 miles. Twenty new stopes and 5 pillar stopes were brought into production. There are now available for production in the Frood mine 83 stopes and 13 pillar stopes. The average output of a stope is 140 tons daily and that of a pillar 60 tons daily. Costs of development work and mining were satisfactory, and the mine is in splendid condition to supply smelter requirements.

The advance made at the Creighton mine in 1934, inclusive of shafts, drifts and crosscuts, raises, winzes, and box-holes totalled 8,694 feet. In order to mine efficiently the large reserves of proven ore in the lower levels a new shaft is being sunk. Work is progressing on the shaft-sinking and on the erection of the necessary surface plant, and it is estimated that this project will be completed early in 1937.

Smelters

The concentrator was operated at a uniform rate throughout the year and treated 1,843,146 tons of ore, the greatest tonnage thus far handled. As the result of certain rearrangement of equipment and with the completion of some minor installations the available capacity in the grinding and flotation sections is 8,000 tons per day. This capacity can be readily increased to 11,000 tons per day should demand call for increased quantities of nickel. Experimental work is being continued actively with reference to mechanical details of operations and chemical features of flotation.

The Copper Cliff smelter produced 92,174 tons of bessemer matte and 97,611 tons of blister copper. Three reverberatory furnaces were in operation throughout the year. The installation of additional converters, mentioned last year, has been completed, which not only adds to plant capacity but from a metallurgical standpoint balances adequately the copper and nickel smelting operations. From the standpoint of efficiency the performance of the reverberatory furnaces and converters was good, and greater daily tonnages were smelted than at any time heretofore.

For the Orford separation process one blast furnace was used throughout the year and a second for seven months. A marked reduction in the amount of coke and nitre cake used per ton of bessemer matte smelted resulted in a reduction of costs.

At the Coniston smelter three blast furnaces were in operation up to April 1, and four thereafter. During the year 840,980 tons of ore were smelted and 59,732 tons of bessemer matte produced. This smelter in common with your other plants in the Sudbury district is in splendid physical condition and is operating satisfactorily from the standpoint of tonnage and cost of production.

Hydro-Electric Plants

All of your four hydro-electric plants were in use throughout the year. Through systematic maintenance of storage dams, water capacity has been materially increased. The concrete dam at Nairn Falls was partially reconstructed and the station generally overhauled. All power-plant equipment is maintained in excellent condition and the stations are furnishing a large quantity of electric power with little or no interruption in this important service.

Refineries

Port Colborne Refinery.—Six electrolytic circuits were in continuous operation during the year and a seventh was in use from April to August, inclusive. The total output of nickel, inclusive of nickel in oxide, was 70,974,850 pounds. Particular attention has been paid to plant research, which has resulted in numerous efficiencies in process operations. The resulting savings, together with improvements in handling materials, have enabled your management to show satisfactory costs. There has been little change in labour conditions at this refinery. Increased output and a steady rate of operations have resulted in the maintenance of a fairly constant number of employees.

Ontario Refining Company, Limited.—As a result of increased nickel production there was a corresponding increase in the tonnage of blister copper received from the Copper Cliff smelter, which rose from approximately 6,500 tons per month at the beginning of the year to 9,000 tons per month during the last quarter. Refined copper production amounted to 95,558 tons, compared with 58,098 tons in 1933. Shipments from the refinery were 97,292 tons in 1934, compared with 53,678 tons in 1933.

Selenium and tellurium are now regularly produced as by-products in addition to by-product gold, silver, and platinum metals. A plant for refining tellurium was constructed during the year and was started in October, 1934. Plant research throughout the refinery has resulted not only in operating economies but has further improved the quality of your ORC brand of refined copper.

Your company's stock interest in the Ontario Refining Company, Limited, was increased from 67.79 per cent. to 90 per cent. during the year and may be further increased, as referred to in the annual report for 1931, upon termination of the copper purchase contract therein mentioned. In the event that all of the remaining outstanding stock is purchased in 1935 a cash expenditure of approximately $1,100,000 is indicated.

Ore Reserves

Proven ore reserves on December 31, 1934, were 204,399,463 tons. In the ordinary course of mining operations 2,720,779 tons were added to reserves.

Outlook

A programme of mine development and plant construction and rehabilitation, begun in 1926 and concluded in 1929, entailed expenditures in excess of $50,000,000. Coincident with the completion of this extensive work the current world trade collapse started and has lasted with varying severity since that time.

It is, however, gratifying to report that your company's business apparently turned the corner of depression during the spring of 1932 and since then has improved gradually to such an extent that the net profits in 1934 are, with one exception, the greatest in your company's history. Furthermore, it should be noted that 1934 was the first period in which your modernized plants were operated at a rate of capacity sufficient to demonstrate the economies which the large capital expenditures have made possible.

The year closed with all of your properties in first-class condition and with your sales and technical departments thoroughly organized and staffed to manage efficiently a growing business. Hence, barring major disturbances, 1935 should continue to show improvement in quality of output, lower costs of production, and from present indications increasing sales of your company's diversified products.

Employees

The total number of employees at the year-end was 9,154, distributed as follows: Canada 5,474, Great Britain 2,507, United States 1,122, other countries 51. Employees on December 31, 1933, numbered 8,297. The increase, amounting to 10 per cent., is due to the increased scale of operations.

It is gratifying to report that there was a further decline in the accident rate in the mining division, the number of compensation accidents per 1,000 shifts worked in 1934 being 0.206, compared with 0.259 in 1933.

During 1934 an average of 1,663 men was employed at Copper Cliff, 426 at Coniston, 1,529 at Frood, and 752 at Creighton. Of these, an average of 1,208 men was employed underground at Frood, and 514 at Creighton.

Donald MacAskill is general manager; R. D. Parker, general superintendent; H. J. Mutz, superintendent of mines; S. J. Kidder, superintendent of the Creighton mine; F. J. Eager, superintendent of the Frood mine.

RADIUM

Canada Radium Mines, Limited

Canada Radium Mines, Limited, has a capitalization of 2,500,000 shares of $1 par value, of which 1,400,000 shares have been issued. The property consists of 750 acres in Cardiff township, Haliburton county. The officers and directors are: K. W. Wright, president; Geo. F. McCandless, vice-president; A. M. Barry, secretary-treasurer; Frank Austin, managing director; E. W. Austin, superintendent; Geo. A. Arthur and John G. Cole, directors. H. L. McClelland is consulting engineer. The head office is at 244 Bay Street, Toronto. The mine address is Cheddar.

The shaft has been sunk to a depth of 375 feet, with levels at 125, 250, and 365 feet. Approximately 700 feet of lateral work has been completed.

About 15 men are employed at the mine.

SILVER AND COBALT

Cain and Taylor

The Beaver mine in Coleman township, district of Timiskaming, was operated from January 2 to June 9, 1934, by the owners, C. E. Cain and W. D. Taylor.

From 35 tons of ore hoisted and shipped, there were recovered 58,620 fine ounces of silver, having a value of $24,598. An average of 12 men was employed.

Cobalt Properties, Limited

Cobalt Properties, Limited, is capitalized at $25,000, in shares of $1 par value. The officers are: Ambrose Murphy, president; Arthur Brocklebank, managing director; T. Wainwright, vice-president; H. E. Tomney, secretary-treasurer; Agnes Reid, director. The head office is at Cobalt.

The company owns the following properties in the township of Coleman, district of Timiskaming: Coniagas, Mining Corporation, Right of Way, McKinley-Darragh-Savage, and Cobalt Townsite.

During 1934, shipments of 102 tons of ore, containing 221,345 ounces of silver, were made. About 50 men were employed during the year.

George Martin

George Martin of Cobalt operated the Crown Reserve mine in Coleman township, district of Timiskaming, under lease during part of 1934, employing 8 men.

Shipments of 7,568 pounds of silver-cobalt ore and 1,124 ounces of bullion were made.

Mining Corporation of Canada, Limited

The properties of the Mining Corporation of Canada, Limited, in Coleman township, district of Timiskaming, were leased from January 1 to September 12. The operation by the lessees yielded 49,789 ounces of silver, valued at $24,615.

The mines were sold to Cobalt Properties, Limited, in September.

Nipissing Mining Company, Limited

Nipissing Mines Company, Limited, has a capital of 1,200,000 shares of $5 par value. The directors of the company are: E. P. Earle, president and treasurer; Alexander Fasken, vice-president and secretary; Richard T. Greene, Dr. F. R. Bennetto, C. W. Nichols, Halstead Lindsley, and Hugh Park, directors. The head office is at the Excelsior Life Building, Toronto, and the New York office is at 165 Broadway.

The operating company is the Nipissing Mining Company, Limited, with a capital of 2,500 shares of $100 par value. The officers and directors of the company are: Alexander Fasken, president and secretary; E. P. Earle, vice-president and treasurer; Richard T. Greene, C. W. Nichols, Dr. F. R. Bennetto, Halstead Lindsley, and Hugh Park, directors. Hugh Park is general manager.

The mine in Coleman township, district of Timiskaming, was reopened in July, 1934, and operated until the end of the year, with an average force of 21 men.

The following is an extract from the report of the general manager for the fiscal year ending December 31, 1934:—

Operations at the Cobalt property were more extensive than in 1933. There was marked improvement in the price of silver and in the market demand for ores and residues containing cobalt and other minerals. This condition permitted the reopening of one of the shafts, to extract several hundred tons of cobalt ore. Shipments of residue amounted to 600 tons, as contrasted with no sales in 1933.

The clean-up of the fire area at the low-grade mill produced 575 tons of medium-grade silver ore, which was shipped direct to smelters. It is probable that some further tonnage from this source will be procured. Leasers working in various sections of the property obtained fair results, in which the company shared to a substantial extent.

The following shipments were made during the year:—

	Tons	Ounces silver
Bullion	21.56	628,608.30
Clean-up	573.37	103,267.32
Leasers' ore	131.19	161,971.27
Residue	605.81	43,335.63
Cobalt ore	360.40	....
Total	1,692.33	937,182.52

The approximate value of shipments was $425,000.

There was a gratifying material increase in the price of silver, the year starting at 44⅞ cents and ending at 54¾ cents, the average for 1934 being 47.973 cents, an increase of 13¼ cents, or 38 per cent. over 1933. There have been further increases since 1934, present quotations being around 75 cents. The following table shows the fluctuations in the price of silver during the 5 preceding years:—

	Average	High	Low	Spread
	cents	cents	cents	cents
1934	47.973	55.75	41.75	14
1933	34.727	45	24.5	20.5
1932	27.892	31	24.25	6.75
1931	28.701	37.25	25.75	11.5
1930	38.154	46.875	30.75	16.13

It is doubtful whether any considerable amount of silver remains in the old workings which would be profitable for the company to extract at present or even higher prices. If silver continues at about the present level there may be some inducement to carry on further exploration work in the search for new veins, though such exploration work could not be expected to be as profitable as the portions already explored and from which the major part of past production was derived.

M. J. O'Brien, Limited

Cross Lake Mine

The Cross Lake mine in Coleman township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and W. A. O'Flynn is manager. About 103 men are employed. The mine address is Cobalt.

The following development work was done in 1934: drifting and crosscutting, 4,257 feet; raising, 637 feet; sinking, 11 feet.

The following table shows the ore hoisted and milled in 1934:—

	Tons
Total tons broken	43,316
Ore hoisted	22,794
Waste hoisted	14,790
Ore milled	30,755
Custom ore milled	301

The silver recovered amounted to 1,088,993 ounces, of which 26,086 ounces was from custom ore. There were shipped:—

Cobalt	lbs.	54,873
Copper	lbs.	24,745
Lead	lbs.	7,789
Gold	ounces	4.531

Miller Lake O'Brien Mine

The Miller Lake O'Brien mine, Nicol township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager and H. G. Kennedy is manager. The mine address is O'Brien. The average number of men employed was 83.

The 1934 report is as follows:—

	Feet
Drifting	2,734
Crosscutting	386
Raising	126
Sinking	41
	Tons
Ore stoped	10,246
Ore and waste broken	21,484
Ore hoisted	21,680
Waste hoisted	6,514

Peterson Cobalt Mines, Limited

The property of Peterson Cobalt Mines, Limited, in Coleman township, district of Timiskaming, was not operated in 1933, but a short lease was given to Frank Barnet. Ore picked from the dump yielded $165.52 in silver.

C. W. Price

The Foster mine in Coleman township, district of Timiskaming, was operated under lease by C. W. Price, who employed 2 men. Shipments of ore and concentrates yielded 6,037 ounces of silver, having a value of $3,088.59.

Sandoe and Moyle

The Temiskaming mine in Coleman township, district of Timiskaming, was leased to Richard Sandoe and H. Moyle.

Some 9 tons of ore shipped to the Temiskaming Testing Laboratories for treatment yielded 25,488 ounces of silver.

Smith Cobalt Mines, Limited

The property of Smith Cobalt Mines, Limited, is in Coleman township, district of Timiskaming, east of Cross lake. A shaft had been sunk by the Mining Corporation to a depth of 410 feet, and 1,100 feet of lateral work had been done.

The new company started dewatering the workings in May, 1934, and to the end of the year the following work was done: drifting, 60 feet; raising, 25 feet; and winze-sinking, 66 feet. Operations ceased on December 31, 1934. An average of 13 men was employed.

The officers are: W. H. Smith, president; A. A. Amos, vice-president; Col. E. F. Armstrong, vice-president; A. Kelso Roberts, secretary-treasurer. The company is capitalized at 4,000,000 shares of $1 par value, of which 2,100,000 are issued. The executive office is at 320 Bay Street, Toronto.

A. Wood

The Dominion Reduction property in Coleman township, district of Timiskaming, was leased to A. Wood, Cobalt, in 1934.

Ore shipped to Deloro, Noranda, and the O'Brien mill at Cobalt, yielded 11,490 ounces of silver.

TALC

Canada Talc Company, Limited

The mine and mill of the Canada Talc Company, Limited, in Hastings county, were operated throughout the year. The officers and directors of the company are: W. S. Morden, president; Roy Taylor, secretary; E. S. James, director.

The ore was mined from the 3rd and 8th levels. A total of 7,237 tons was hoisted, and 7,337 tons were milled. On the 4th level, 450 feet of drifting was done to open up new veins.

Roy Taylor, Madoc, is manager, employing an average of 17 men in the mine and 11 in the mill.

Geo. H. Gillespie Company, Limited

The officers and directors of the Geo. H. Gillespie Company, Limited, are: Geo. H. Gillespie, president; M. H. Ludwig, secretary-treasurer; Alexander Longwell, director.

The Henderson mine in Huntingdon township, Hastings county, was operated throughout the year. Some 6,667 tons of ore were hoisted and treated at the Gillespie mill.

Geo. H. Gillespie, Madoc, is manager. Eight men were employed at the mine and 10 at the mill.

METALLURGICAL WORKS

Algoma Steel Corporation, Limited

During 1934 only one blast furnace of this corporation, located at Sault Ste. Marie, was operated. No. 4 furnace was in blast from January 1 to June 15, and from October 16 to November 23. It produced a total of 68,904 tons of iron.

Jas. H. Bell was blast furnace superintendent.

Canadian Furnace Company, Limited

The Canadian Furnace Company, Limited, at Port Colborne, operated the furnace from July to December, 1934.

The production for the year was as follows:—

	Gross tons
Pig iron	38,980
Spiegeleisen	6,541
Total	45,521

The officers of the company are: Frank B. Baird, Buffalo, N.Y., president; Richard C. Yates, Port Colborne, vice-president and manager; Frederick C. Slee, Buffalo, N.Y., secretary. W. J. Higgins, Port Colborne, is superintendent.

Canadian Industries, Limited

During 1934, the sulphuric acid plant, located at Copper Cliff, was in continuous operation.

There are three 50-ton-per-day units, which manufacture acid from the converter gases produced at the smelter of the International Nickel Company. All three units were in operation throughout the year. The nitre cake plant, which has an estimated capacity of 72,000 tons per annum, was operated at about 60 per cent. of capacity. In this plant sodium sulphate is treated with sulphuric acid to produce nitre cake, which is used in the Orford process of separating nickel from copper.

An average of 52 men was employed. G. G. Vincent was succeeded by E. Jordan as works manager.

Deloro Smelting and Refining Company, Limited

The plant at Deloro operated throughout the year. The silver output for the year amounted to approximately 2,728,300 ounces.

The officers of the company are: M. J. O'Brien, chairman of the board; J. A. O'Brien, president; S. F. Kirkpatrick, vice-president and managing director; F. A. Bapty, secretary-treasurer. S. B. Wright is general manager, and R. A. Elliott is superintendent.

International Nickel Company of Canada, Limited

The refinery at Port Colborne was operated continuously throughout the year. An account of the operations appears on page 160 of this report.

Ontario Refining Company, Limited

The copper refinery of this company, situated at Copper Cliff, was operated continuously during 1934. Operations were gradually increased from about 55 per cent. of the rated capacity of the plant, as at the end of 1933, to about 85 per cent. at the end of 1934.

A wide variety of electrolytic copper shapes was produced, with an increasing volume of end-poured cakes, bars, and billets, made by the patented process of which this company is the only licensee in Canada. By-product departments were expanded, and a tellurium recovery plant was completed and put in operation in October. Gold, silver, platinum metals, selenium, and tellurium are now regularly produced as by-products.

The refinery operated chiefly on blister copper from the Copper Cliff smelter of the International Nickel Company, although gold ores and gold-bearing slags and mattes were also treated.

The distribution of products extended to most European countries, with the largest volume going to the United Kingdom. No copper has been shipped to the United States since a 4-cent-per-pound tariff was placed on foreign copper in June, 1932.

An average of 462 men was employed, in comparison with 236 men during 1933. F. Benard was plant manager.

Steel Company of Canada, Limited

The Steel Company of Canada, Limited, operated "A" furnace for 44 days, with a production of 12,679 gross tons of pig iron, and "B" furnace for 278 days, with a production of 151,072 gross tons.

The average number of men employed was 85. R. A. Gillies is blast furnace superintendent.

The officers of the company are: Charles S. Wilcox, chairman of the board; R. H. McMaster, president; H. M. Jaquays and H. T. Diplock, vice-presidents; H. H. Champ, vice-president and treasurer; H. S. Alexander, secretary; S. E. Le Brocq, comptroller.

MINING ACCIDENTS IN 1934

Chief Inspector of Mines, D. G. Sinclair, Toronto; Inspectors, R. H. Cleland, Timmins; D. F. Cooper, Sudbury; E. C. Keeley, Kirkland Lake; A. R. Webster, Toronto

Accidents during 1934

During the year 1934 at the mines, metallurgical works, quarries, and clay, sand, and gravel pits regulated by *The Mining Act*, there were 1,945 accidents to employees reported to the Department of Mines up to January 16, 1935. Thirty-three fatalities arising out of 32 separate accidents were reported.

These returns represent an increase of 407 in the total number of accidents, and an increase of 8 in the number of fatalities recorded.

The report shows a fatality rate of 1.61 per thousand men employed, which is 1.14 per thousand lower than the average for the past twenty-five years.

There were 93 non-fatal accidents per thousand men employed, which is a decrease of 2 per thousand from the rate of 1933.

The percentage of non-fatal accidents followed by infection decreased from 7.3 in 1933 to 7.1 in 1934.

Fatal Accidents

A comparison of fatal accidents for the past five years is given in the following table:—

Distribution	1930	1931	1932	1933	1934
Mines, underground	30	21	17	20	22
Mines, surface	3	8	0	1	2
Metallurgical works	11	1	1	1	5
Quarries	4	2	1	0	1
Clay, sand, and gravel pits	6	4	4	2	2
Total	54	36	23	24	32

By months the fatal accidents occurred as follows:—

Month	No. accidents	No. men killed
January	3	4
February	4	4
March	1	1
April	0	0
May	3	3
June	2	2
July	3	3
August	2	2
September	3	3
October	2	2
November	7	7
December	2	2
Total	32	33

Classifying the fatalities according to industries gives the following:—

Gold mines	18
Nickel mines	7
Silver mines	0
Talc mines	0
Metallurgical works	5
Quarries	1
Sand, gravel, and clay pits	2
Total	33

ANALYSIS OF FATALITIES AT MINES, 1930–1934

Cause	1930	1931	1932	1933	1934
	per cent.	per cent.	per cent.	per cent.	per cent.
Fall of ground	45.6	31	21	23	24
Run of ore or rock	8.6	3.5	5.3	9	8
Shaft accidents	8.6	17.2	15.8	9	8
Explosives	8.6	6.9	31.6	9	20
Miscellaneous, underground	20	13.8	26.3	45	32
Surface	8.6	27.6	....	5	8

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS, QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1910–1934

Year	Persons killed at metallurgical works and mines	Persons employed at metallurgical works and producing mines	Persons employed at non-producing mines (estimated)	Total persons employed	Fatal accidents per 1,000 employed
1910	48	10,862	2,000	12,862	3.73
1911	49	12,543	2,000	14,543	3.37
1912	43	13,108	2,000	15,108	2.84
1913	64	14,293	2,000	16,293	3.93
1914	58	14,361	1,500	15,861	3.6
1915	22	13,114	1,500	14,614	1.51
1916	51	14,624	2,000	16,624	3.07
1917	36	16,791	1,000	17,791	2.02
1918	32	14,726	500	15,226	2.1
1919	39	11,926	1,000	12,926	3
1920	29	10,486	1,000	11,486	2.61
1921	24	8,436	1,000	9,436	2.54
1922	30	9,500	1,500	11,000	2.72
1923	30	10,500	1,500	12,000	2.5
1924	40	11,000	1,500	12,500	3.2
1925	42	11,500	1,500	13,000	3.23
1926	32	11,500	1,500	13,000	2.46
1927	33	13,311	2,000	15,311	2.1
1928	85	15,787	2,000	17,787	4.76
1929	55	17,145	1,849	18,994	2.89
1930	56	18,217	317	18,534	3.02
1931	37	17,820	447	18,267	2.03
1932	25	14,378	431	14,809	1.69
1933	25	15,080	804	15,884	1.57
1934	33	19,302	1,254	20,556	1.61

The comparative fatality rate per thousand men employed at mines, metallurgical works, quarries, and clay, sand, and gravel pits is as follows:—

	Men employed	No. killed	Rate per thousand
Mines	14,755	25	1.69
Metallurgical works	3,892	5	1.28
Quarries	1,096	1	.91
Clay, sand, and gravel pits	813	2	2.46
Total	20,556	33	1.61

The occupation and nationality of the men killed at mines, metallurgical works, and clay, sand, and gravel pits are set out in the following table:—

Occupation	Austrian	British	Finn	Hungarian	Italian	Jugo-Slav	Lithuanian	Norwegian	Pole	Total
Block-holer						1				1
Cage-tender		1								1
Chute-blaster					1					1
Driller	1	1	1			1				4
Drill helper		2	1			2				5
Engine operator		1								1
Labourer		4	1				1	1		7
Pipefitter		1								1
Rigger's helper		1								1
Scaler		1	1							2
Shaft inspector			1							1
Shift boss		1								1
Shop helper		1								1
Switchman		1								1
Trammer		2		2					1	5
Total	1	17	5	2	1	4	1	1	1	33

The ages of the men killed are as follows:—

17–20	21–25	26–30	31–35	36–40	41–45	46–50	Over 50	Total
3	6	4	13	3	2	1	1	33

Non-fatal Accidents

The causes of non-fatal accidents at mines are shown in the following table:—

Cause	Surface	Under-ground	Total
Fall of persons	102	143	245
Falling objects	53	147	200
Tramming	4	121	125
Hand tools	75	50	125
Flying objects, sledging, etc.	18	99	117
Rock or ore at chute		115	115
Fall of rock or ore, scaling, drilling, etc.		109	109
Fall of rock or ore at face		108	108
Crushed between two objects	26	64	90
Handling rock or ore		72	72
Nails or splinters	21	37	58
Strain while lifting	14	40	54
Running into or striking objects	7	45	52
Drilling machines		44	44
Machinery	37	7	44
Explosives	3	27	30
Fall down shaft, winze, or stope		25	25
Burns	16	4	20
Cage, skip, or bucket		17	17
Air or rock blast		11	11
Poisoning from cyanide	7		7
Electricity	4		4
Explosion from carbide	1		1
Gas	1		1
Unclassified	11		11
Total	400	1,285	1,685

The causes of non-fatal accidents at metallurgical works were:—

Falling objects	23
Fall of persons	19
Burned by slag, matte, or scrap	18
Crushed between two objects	10
Cranes, ladles, hooks	7
Burns	5
Machinery	4
Flying objects, sledging, etc	3
Transportation	3
Hand tools	3
Strain while lifting	3
Gas	3
Nails of splinters	3
Burns by acid	2
Running into or striking objects	2
Total	108

The causes of non-fatal accidents at quarries were:—

Handling material	22
Flying objects, sledging, etc	12
Fall of persons	11
Falling objects	9
Hand tools	8
Machinery	7
Transportation	6
Derricks, cranes, etc	6
Crushed between two objects	4
Explosives	4
Fall of rock	3
Running into or striking objects	2
Strain while lifting	2
Nails or splinters	1
Unclassified	1
Total	98

The causes of non-fatal accidents at clay, sand, and gravel pits were:—

Fall of persons	4
Falling objects	3
Fall of material	3
Crushed between two objects	3
Machinery	2
Hand tools	2
Transportation	2
Strain while lifting	1
Unclassified	2
Total	22

Infection

Records show that infection followed in 136 cases out of a total of 1,913 accidents:—

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground	1,285	92	7.1
Mines, surface	400	36	9
Metallurgical works	108	3	2.8
Quarries	98	5	5.1
Clay, sand, and gravel pits	22		
Total	1,913	136	7.1

Accidents from Explosives

Cause	Non-fatal		Fatal		Total	
	No. of accidents	Men injured	No. of accidents	Men killed	No. of accidents	Men killed or injured
Returned too soon to blast			2	3	2	3
Delayed too long blasting	3	5	2	2	5	7
Unexplained blast			1	1	1	1
Drilled into explosive	4	9			4	9
Concussion from blast	1	1			1	1
Cap exploded while crimping	1	1			1	1
Walked into blast	4	5			4	5
Premature blast	3	4			3	4
Explosion while tamping	1	2			1	2
Struck by rock from blast	6	6			6	6
Total	23	33	5	6	28	39

Electric Accidents

The following table shows the fatal accidents due to the use of electricity at mines, metallurgical works, and quarries during the last ten years:—

1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	Total
3	....	2	1	....	6	....	....	....	....	12

The following table shows the total number of non-fatal electric accidents during the last ten years:—

1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	Total
6	5	10	4	14	10	7	3	4	4	67

Mine Fires

Goodfish Mining Company, Limited

A gas explosion and fire occurred underground in the No. 3 shaft workings of the Goodfish Mining Company, Limited, about 3.40 P.M., on August 27.

No work had been done at this shaft from 1923 until the summer of 1934, and the workings had remained filled with water during that time. The principal work done at this location had consisted of sinking an inclined shaft on the vein, dipping from 65 to 90 degrees, to the 200-foot level, where some drifting had been done to the east and west and two crosscuts run to the north. From a crosscut directly north of the shaft a vertical winze had been sunk to the 350-foot level, and a small amount of drifting and crosscutting had been done at this horizon.

During 1934 work was again undertaken, with a view to exploring this property further. At the time of the accident the water had been pumped down to the 200-foot level and a small amount of driving had been done there. An attempt was being made to dewater the vertical winze below the 200-foot level, and an air lift had been rigged for this purpose. The air jet in this lift had apparently become blocked, and the three men underground were attempting to overcome this difficulty when the outbreak of gas was encountered. One man, Hugh Armstrong, was standing on the first landing below the 200-foot level in the winze, and his two fellow workmen were at the collar of the winze when the rush of gas occurred. All the men were carrying carbide lamps, and immediate ignition of the gas took place. The men were all thrown about and lost their hats and lamps in the explosion, but were able to reach the foot of the main shaft and climb to surface. Armstrong was the most extensively injured, his face and hands being quite severely burned.

The fire evidently burned itself out quickly, and no ignition of the winze timbers occurred. Work was held up at the property until the following day, when an examination of the workings was made by a crew equipped with gas masks, safety lamps, and canaries. During this inspection all air lines in the mine were opened, and on the return of the exploration party to surface the compressor was started and the workings were thoroughly blown out. On the resumption of operations on the morning of August 29 a further rush of gas was encountered, but as no open lights were in use, no further ignition of the gas occurred.

Hollinger Consolidated Gold Mines, Limited

An overheated, wood-lined brake shoe on a haulage locomotive operating on the 1,850-foot level at the Hollinger mine, on the morning of February 7, was the cause of the calling out of the rescue equipment and rescue teams.

By the time the teams and equipment were assembled at No. 11 shaft the source of the trouble had been located and it was found unnecessary to bring them into operation.

Smoke from the heated brake shoe spread over the level for about 600 feet.

Spontaneous Combustion in Carbide Refuse

A fire occurred in the shaft-house of the Paymaster Consolidated Mines, Limited, on the afternoon of February 10, due, apparently, to the spontaneous combustion of acetylene generated in the spent carbide container into which the miners had been accustomed to dump the refuse from their lamps on coming to surface. A great deal of difficulty was experienced in extinguishing the flames, as neither pyrene, water, nor sand seemed to have any effect, and it was only after calling out the fire brigade from South Porcupine that success was attained through the use of "foamite."

In seeking an explanation of the cause of the fire the Shawinigan Chemicals, Limited, manufacturers of carbide, were consulted and replied as follows:—

> The fire at the Paymaster mine is the first of this nature which has come to our notice, although from experience at the carbide works, we can readily understand the cause.
>
> The formation of acetylene by slacking carbide with water liberates a great deal of heat. When carbide lumps are used the reaction is comparatively slow and the heat escapes, but when water comes in contact with very fine particles of carbide, the reaction is almost instantaneous, and if there is a quantity of slacked lime or carbide present, this serves to hold the heat and a temperature well above the ignition point of acetylene is easily reached. The safe handling of siftings from commercial sizes constitutes one of the difficulties of carbide manufacture, and fires are prevented by keeping the siftings or fines at a safe distance from water.
>
> The process of screening partially used carbide naturally permits small particles of carbide to pass with the lime, and from your description of the circumstances, we are sure that the water dripping on this carbide eventually produced enough heat to ignite the acetylene.
>
> The operation of screening damp, partially used carbide will also produce some acetylene, but as this will not ignite unless present in air to a greater extent than 3 per cent., it is generally safe unless water is actually present. We believe, then, that if the screenings are kept dry there is no danger of spontaneous combustion. The amount of phosphorus compounds in carbide is not sufficient to cause any trouble.

From the above it will be seen that it is possible for a very nasty situation to arise in the ordinary treatment of such waste material about a mine, and it is recommended that procedure along the following lines be followed to avert a recurrence of such a situation:—

UNDERGROUND

1. Miners should scatter waste carbide in the rock pile when recharging their lamps; it will slowly slack there and cause no dangerous condition.
2. Waste carbide should not be dumped into old powder boxes, etc., at eating places or stations unless these are especially provided for the purpose and are located in dry places away from other inflammable materials and are regularly taken to surface for disposal.
3. Waste carbide should not be transported in any shaft or on any train or truck unless covered by some waterproof material.
4. Waste carbide should not be transported in any shaft with open-flame lamps.

SURFACE

Waste carbide brought to the surface in miners' lamps should be dumped into a suitable, hooded metal container, preferably located away from the shaft-head, and this container should be emptied at frequent, regular intervals.

Prosecutions

A charge was laid against John Campbell, manager of the Martin Bird Syndicate, for operating contrary to Subsection 27, Section 163, of *The Mining Act*, in that a gasoline pump was operated in a shaft at that property.

A plea of "guilty" was entered before Magistrate Atkinson at Kirkland Lake on June 14, and a fine of $100 and costs was imposed.

A charge was laid against the Swayze Huycke Gold Mines, Limited, for operating contrary to Subsection 110, Section 163, of *The Mining Act* in that sinking operations were conducted at that property with a hoist equipped with a foot brake.

A plea of "guilty" was entered by the company, and the case was disposed of without court proceedings. A fine of $100 was imposed.

Summary of Rope Tests, 1934

The following is a summary of the tests made in the Wire Rope Testing Laboratories of the Department of Mines during 1934:—

Tests for Ontario mines under Act	326
Special informative tests for mines	6
Tests for wire-rope manufacturers	15
Tests for other manufacturers	6
Tests for mines outside Ontario	7
Other tests	7
Total	367

CLASSES FOR PROSPECTORS, 1934-35

By E. M. Burwash

General Summary

Prospectors' classes were held as usual during the winter 1934-35, except that the number of places visited for this purpose was reduced to 10, as compared with a maximum of 15 in recent years. To effect this, several places of some importance in former years had to be omitted, especially Fort Frances, Sioux Lookout, Sudbury, and Porcupine. The attendance secured was uniformly good, especially at two places which had not been recently visited. Marmora, visited for the first time, supplied a class of 70, and Kapuskasing, last visited seven years ago, had a class of 163. At Port Arthur and Fort William also, the revival of interest and activity in mining matters, due to the recent discoveries and excitement in the Little Long Lac and Sturgeon River areas, resulted in a registration of 78 at Port Arthur and 152 at Fort William. Other places that have been visited regularly for the last few years show a decline in attendance, which may be attributed to two causes: (1) Most of the men locally resident have already had the course, in many cases more than once; and (2) more men are at work in the woods than of recent years. This statement applies to Sault Ste. Marie, Kenora, Haileybury, Kirkland Lake, and Toronto. At Ottawa, on the other hand, where classes have been regularly held for the preceding seven years, a steady increase in attendance was continued this year, with an enrollment of 56, compared with 44 last year.

Analysis of Class Attendance

The following table gives detailed information as to the work of the classes for prospectors in the various localities in which they were held.

TABLE OF ATTENDANCE, 1934-1935

Place	Dates	Mineralogy[1]		Geology[2]		Total student periods
		Registration	Average attendance	Total attendance	Average attendance	
	1934					
Ottawa..........	Nov. 22-30.....	56	42	213	42.6	549
Marmora........	Dec. 3-11.....	70	39.63	306	61.2	623
Sault Ste. Marie..	Dec. 13-21.....	53	31.375	96	19.2	347
	1935					
Toronto..........	Jan. 3-11.....	355	247	1,085	217	3,061
Port Arthur......	Jan. 14-22.....	78	59.5	193	38.6	659
Fort William.....	Jan. 24-Feb. 1.	152	111.75	319	68.8	1,213
Kenora..........	Feb. 4-12.....	28	11.5	47	11.75	139
Haileybury......	Feb. 14-22.....	54	32.125	96	19.2	353
Kirkland Lake...	Feb. 25-Mar. 5.	75	40.375	233	58.125	556
Kapuskasing.....	Mar. 7-15.....	163	115.75	(3)	....	926
Total........	....	1,984	60.35	2,289	....	7.816

[1] Eight afternoons.

[2] Five evenings.

[3] Omitted.

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Note.—All places referred to are in Ontario, unless otherwise designated.

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REPORT

OF THE

INSPECTOR OF LEGAL OFFICES

ONTARIO

1935

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER NO. 5, 1936

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1936

TO THE HONOURABLE HERBERT ALEXANDER BRUCE,

A Colonel in the Royal Army Medical Corps, etc.,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1935.

A. W. ROEBUCK,
Attorney General.

Toronto, March 27th, 1936.

REPORT

OF THE

Inspector of Legal Offices

Ontario, 1935

Parliament Buildings,
Toronto, Ontario.

THE HONOURABLE HERBERT ALEXANDER BRUCE,

A Colonel in the Royal Army Medical Corps, etc., etc.,
Lieutenant-Governor of the Province of Ontario.

Sir:—

I have the honour to present my report as Inspector of Legal Offices for the year ending December 31st, 1935.

In the year 1935 I visited all the Legal Offices in Ontario, with one exception, and during the year 1936 a complete inspection will be made of every office. The policy of the Government of amalgamating the office of Sheriff with that of Clerk of the County or District Court has been proceeding, and at the present time has been completed in twenty-eight Counties or Districts. There are about ten where the amalgamation will probably be carried out when the time warrants it.

The reorganization of the magisterial system, fully explained in my report of last year, is working most satisfactorily.

As all magistrates now have Provincial jurisdiction and are, therefore, eligible to hold court in any part of the Province of Ontario, we have been enabled to make certain changes in territory, resulting in a condition whereby the work can be carried on with even a lesser number of magistrates. In one instance the former magistrate was appointed Crown Attorney and his magisterial duties have been taken over by the magistrate in the adjoining District. In another case a magistrate died and a shift was made where a new appointment was rendered unnecessary.

It is with deepest regret that we record the passing of Magistrate J. J. A. Weir, Kitchener. He was first appointed to office by the Mowat Government in 1899, and had held office as Magistrate at Kitchener continuously since that time. We also regret to report the death of Colonel S. C. Young, Magistrate at Port Arthur since September, 1930.

As explained in last year's report, the Cities of Toronto, Hamilton, Ottawa, Windsor, London, Brantford are excluded from the Provincial magisterial scheme, and a total of nine magistrates held all the courts in these cities. Throughout the Province we have forty-five magistrates and five deputies, making a grand total of fifty-nine for the entire Province, all of whom are full-time magistrates and are remunerated by salary only.

Re Juvenile Courts. I again present the statistics of the Juvenile Courts for the Province. Negotiations are in progress to have the County of Wentworth declared under The Juvenile Delinquents Act and to establish a court for the County. It is regrettable that this is the only application received during the past year, as it would be greatly to the advantage of the municipalities if they would arrange to set up a Juvenile Court, providing for the entire County to have The Juvenile Delinquents Act proclaimed as effective for that County. This is a matter which might well be taken up by the various County Councils throughout the Province.

During the year Mr. H. A. Locke was appointed Senior Assistant Inspector to fill the position occupied by the late Mr. W. W. Ellis. Mr. Locke has taken care of the Division Court work in the whole Province, and his attention is entirely confined to this work.

The business transacted in the Division Courts during the year again shows a decrease from the previous year, there being 55,489 claims exclusive of transcripts of judgments and judgment summonses. The amount of claims sued for aggregated $3,003,137.26. The total monies paid into court during the year amounted to $1,012,220.19. While this sum represents the actual money handled by the several Division Court Clerks, it is not a fair criterion of the collecting powers of these courts, as many claims are settled between the parties immediately the summons is served, and a large percentage of the Writs of Execution that are issued are returned by the Bailiff as "settled between the parties." However, the total number of suits entered was the smallest since the jursidiction of these courts was increased in 1920.

Legislation was passed during the year providing that the Lieutenant-Governor in Council may alter the number and limits of the Divisions in any County, and to date thirty of the smaller Divisions have been closed. The number of Division Courts in the Province now stands at three hundred and seven.

The Surplus Fees collected from the Division Courts and paid to the Honourable the Provincial Treasurer amounted to $21,803.81. Monies unclaimed for a period of six years and paid to the Provincial Treasurer as provided by Section 37 of The Division Courts Act amounted to $568.15.

The revenue collected by this office for the year 1935 from the public offices under my supervision amounted to $409,623.93, made up as follows:—

Magistrates' Fines	$102,849.93
Magistrates' Fees	94,262.31
(The above amounts represent monies for fines and fees actually received by me and do not include fines and fees paid direct to the Inspectors under the L.C.A.)	
Local Registrars, S.C.O., County Court and District Court Clerks, and Surrogate Registrars	119,653.72
Crown Attorneys' and Clerks of the Peace Fees	33,576.05
Crown Attorneys' Estreats and Fines	4,450.15
Sheriffs' Fees	21,141.33
Registrars of Deeds and Local Masters of Titles	29,966.52
Division Court Clerks and Bailiffs	22,371.96
Miscellaneous Revenue	3,723.92
TOTAL	$409,623.93

This is an increase over 1934 of $64,923.95.

In addition to most efficient statutory regulations whereby sworn returns are made to the Department periodically, continuous personal inspection is made of all offices coming within the purview of my Department.

Mr. H. R. Polson, Assistant Inspector, has been active in looking after the Magistrates and the Justices of the Peace, and has given me help in the inspection of the Registry Offices.

Mr. W. A. James, the Auditor, has visited a large number of offices during 1935 and has found no discrepancies in any of the offices coming under our supervision.

I should like to express my appreciation to the officials throughout the Province for helping me in my work of inspection generally. I also wish to thank my Assistant Inspectors, Auditor and staff for the manner in which they performed their duties throughout the year.

I attach hereto the schedules and statements with reference to the office, which should be of interest:

1. Statements—Osgoode Hall Offices (Surrogate Clerk, Administrative Branch, Appellate Division and Master's Office).
2. Financial Statement of judicial offices, namely, Sheriffs, Surrogate Judges, Local Masters, S.C.O., Crown Attorneys, Clerks of the Peace, Local Registrars, County and District Court Clerks, and Surrogate Registrars.
3. Statement respecting Commuted Crown Attorneys.
4. Financial statement respecting Land Titles Offices.
5. Financial statement respecting Division Courts.
6. Financial statement respecting Registrars of Deeds.
7. Financial statement respecting Magistrates.
8. List of Justices of the Peace.
9. Statistical Report of Juvenile Courts.
10. Appointments.
11. Observations by Inspector.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

W. W. Denison,
Inspector of Legal Offices.

Statements

OSGOODE HALL OFFICES

- (*a*) Surrogate Clerk.
- (*b*) Administrative Branch.
- (*c*) Appellate Division.
- (*d*) Master, Supreme Court.

ANNUAL REPORT FOR YEAR 1935—SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued	11,560
2. Number of Notices of Application for Guardianship Received and Certificates Issued	58
3. Number of Caveats Filed	91
4. Number of Searches in Office Paid for other than by Surrogate Registrars	254
5. Number of Deeds of Election Filed	5
6. Total Number of Supreme Court Orders Filed	24
7. Total Fees for 1935	$6,414.80

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE YEAR ENDING WITH THE 31st OF DECEMBER, 1935—SENIOR REGISTRAR'S BRANCH

Number of Writs of Summons issued (of which 81 were concurrent writs)	3,770
Actions entered in procedure book, commenced by writs issued during the year 1935...	1,355
Actions entered in procedure book, transferred from county court during 1935	75
Actions entered in procedure book, commenced by writ during previous years	60
Actions entered in procedure book otherwise than by writs	184
Praecipe orders issued	112
Records passed	923
Writs of execution, Fi. Fa., issued	1,030
Writs of execution, renewals, alias and pluries	356
Special writs (habeas corpus, etc.) issued	8
Actions entered for trial with jury	161
Actions entered for trial without jury	629
Amount of jury fees paid City Treasurer	$483.00
Court orders	6,467
Mechanics' lien orders entered	192
Attorney-General orders entered	188
Fiats entered	1,038
Deed polls entered and filed	177
Judgments without trial	
Judgments after trial, etc.	469
Judgments by default, mortgage actions	1,377
Judgments by default, ordinary actions	147
Judgments in mechancis' liens	30
Judgments in respect of writs issued, year 1930	4
Judgments in respect of writs issued, year 1931	12
Judgments in respect of writs issued, year 1932	33
Judgments in respect of writs issued, year 1933	161
Judgments in respect of writs issued, year 1934	810
Judgments in respect of writs issued, year 1935	1,609
Interlocutory judgments signed	8
Total judgments entered	2,790
Amount recovered on judgments, exclusive of costs	$7,499,126.28
Amount of taxed costs (including disbursements on judgments of all kinds)	$106,917.27
Fees paid in law stamps in Registrar's Office	$38,087.05
Fees paid in law stamps in Appellate Division	$1,751.20

REPORT, 1935—SUPREME COURT OF ONTARIO, APPELLATE DIVISION TWO COURTS

Number of appeals heard by both Courts	546
Number of motions heard by both Courts	132
Appeals abandoned	43
Convictions quashed	27

	Allowed	Dismissed	Varied	Total
Appeals from County and Division Courts	51	100	9	160
Appeals from Trial or Single Judges	29	98	2	129
Criminal Appeals	30	58	1	89
Liquor Control Act	....	....	....	....
Official Arbitrators	4	3	2	9
Ontario Municipal and Railway Board	....	....	....	....
Assistant Masters	1	2	....	3
Judgments Written	39	58	5	102
	154	319	19	492

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE, IN CONNECTION WITH REFERENCES FOR YEAR ENDING DECEMBER 31st, 1935

Master and Assistant Master (References)	$ 1,266.20
Assistant Master:	
Mechanics' Liens	305.00
Mortgage References	6,174.20
	$ 7,745.40

Registrars' Fees (Bankruptcy)	$ 9,368.10
Official Receivers' Fees	1,589.00
	$10,957.10

Financial Statement

Sheriffs.

Surrogate Judges.

Local Masters, S.C.O.

Crown Attorneys and Clerks of the Peace.

Local Registrars.

County and District Court Clerks.

Surrogate Registrars.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
ALGOMA:			$ c.	$ c.	$ c.
Sault Ste. Marie	Sheriff	C. M. Macreath (*a*)	756.93	346.16	1,103.09
	do (Acting)	J. L. O'Flynn	417.67	124.93	542.60
	do	R. E. Stone	1,470.58	475.00	1,945.58
	Surrogate Judge	Frederick Stone		1,000.00	
	Local Master	do			
	Crown Attorney	J. L. O'Flynn	4,317.26	400.00	4,717.26
	Clerk of the Peace	do			
	Local Registrar	T. J. Foster	4,127.38	735.00	4,862.38
	District Court Clerk	do			
	Surrogate Registrar	do			
BRANT:					
Brantford	Sheriff (Acting)	J. H. H. Day (*b*)	549.19		549.19
	do	C. S. Tapscott	2,660.28		2,660.28
	Surrogate Judge	D. J. Cowan (*bb*)		1,000.00	
	Local Master	Judge A. D. Hardy		1,000.00	
	Crown Attorney	W. M. Charlton (*c*)	496.19		496.19
	Clerk of the Peace	do			
	do	F. E. D. Wallace	Commuted	at $3,500.00	per annum
	Local Registrar	H. J. Wallace	1,195.89	62.45	1,258.34
	Surrogate Registrar	do			
	County Court Clerk	do			
	do	C. S. Tapscott	5,643.42		5,643.42
BRUCE:					
Walkerton	Sheriff	H. A. McGillivray	2,608.60		2,608.60
	Surrogate Judge	W. G. Owens		1,000.00	
	Local Master	do			
	Crown Attorney	J. W. Freeborn	4,196.76		4,196.76
	Clerk of the Peace	do			
	Local Registrar	H. A. McGillivray	5,440.86		5,440.86
	County Court Clerk	do			
	Surrogate Registrar	do			
CARLETON:					
Ottawa	Sheriff	S. Crooks	8,728.70		8,728.70
	Surrogate Judge	E. J. Daly		1,000.00	
	Local Master	F. A. Magee	789.90		789.90
	Local Registrar	do	6,119.30		6,119.30
	Crown Attorney	J. A. Ritchie (*d*)	3,306.24		3,306.24
	Clerk of the Peace	do			
	do	R. Mercier	Commuted	at $3,000.00	per annum
	County Court Clerk	C. L. Bray	15,987.51		15,987.51
	Surrogate Registrar	do			
COCHRANE:					
Cochrane	Sheriff	J. D. Mackay	3,447.85	1,100.00	4,547.85
	Surrogate Judge	J. B. T. Caron		1,000.00	
	Local Master	do			
	Crown Attorney	S. A. Caldbick (*e*)	Commuted	at $3,500.00	per annum
	Clerk of the Peace	do			
	Local Registrar	W. L. Warrell	3,989.38	588.00	4,577.38
	District Court Clerk	do			
	Surrogate Registrar	do			
DUFFERIN:					
Orangeville	Sheriff	H. Endacott	1,579.40		1,579.40
	Surrogate Judge	W. T. Robb		1,000.00	
	Local Master	do			
	Crown Attorney	R. D. Evans	Commuted	at $1,270.00	per annum
	Clerk of the Peace	do			
	Local Registrar	J. A. V. Preston	2,053.88	661.50	2,715.38
	County Court Clerk	do			
	Surrogate Registrar	do			

(*a*) C. M. Macreath died 13th May, 1935; J. L. O'Flynn, Crown Attorney, acted until appointment of R. E. Stone, 3rd July, 1935.

(*b*) J. H. H. Day, Deputy, acted until appointment of C. S. Tapscott, 1st March, 1935. Fees commuted at $4,000 from both offices of Sheriff and Local Registrar, etc.

(*bb*) D. J. Cowan appointed County Judge, 9th September, 1935; appointed Surrogate Judge, 16th January, 1936, in room and stead of A. D. Hardy.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
280.07	823.02		823.02				Algoma
188.06	354.44	177.22	177.22				
493.47	1,452.11		1,452.11				
			1,000.00				
				76.50			
731.75	3,985.51		3,985.51				
703.90	4,158.48	429.24	3,729.24		1,109.10	1,137.80	
56.55	492.64		492.64				Brant
905.45	1,754.83	88.16	1,667.67				
			1,000.00				
			1,000.00	173.60			
7.38	488.81		488.81				
552.00	706.34	26.92	679.42		311.00	465.75	
2,600.48	3,042.94	1,376.27	1,666.67		1,537.30	1,891.80	
2,142.04	466.66	337.88	128.78				Bruce
			1,000.00				
				110.40			
187.00	4,009.76	4.88	4,004.88				
1,232.00	4,208.86	337.54	3,871.22		1,651.10	2,367.70	
4,057.75	4,670.95	685.48	3,985.47				Carleton
			1,000.00				
212.00	577.90		577.90				
2,231.00	3,888.30	294.15	3,594.15		167.00		
480.00	2,826.24		2,826.24				
3,895.40	12,092.11	6,832.90	5,259.21		4,370.70	8,653.00	
1,694.95	2,852.90		2,852.90				Cochrane
			1,000.00				
				13.90			
850.00	3,727.38		3,727.38		1,149.70	959.50	
674.82	904.58		904.58				Dufferin
			1,000.00				
				27.10			
158.55	2,556.83		2,556.83		404.20	614.60	

(c) W. M. Charlton dismissed 28th Feb., 1935; F. E. D. Wallace appointed 1st March, 1935.

(d) J. A. Ritchie died 1st Dec., 1935; R. Mercier appointed Assistant Crown Attorney 14th Nov., 1935; appointed Crown Attorney, *pro tem*, 1st Dec., 1935, at $3,000 per annum.

(e) S. A. Caldbick's fees commuted at $3,500 from 1st Mar., 1935; allowance of $1,000 for disbursements.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
ELGIN:					
St. Thomas	Sheriff	P. S. D. Harding (*a*)	149.32		149.32
	do	I. D. Cameron	2,713.22		2,713.22
	Surrogate Judge	D. C. Ross (*b*)		1,000.00	
	Local Master	do			
	Crown Attorney	E. W. Haines	3,122.51		3,122.51
	Clerk of the Peace	do			
	Local Registrar	I. D. Cameron	5,245.34	55.12	5,300.46
	County Court Clerk	do			
	Surrogate Registrar	do			
ESSEX:					
Windsor	Sheriff	C. G. Fletcher (*c*)	3,811.32		3,811.32
	do	A. A. Marentette	3,261.51		3,261.51
	Surrogate Judge	J. J. Coughlin		1,000.00	
	Local Master	F. A. Landriau	807.10		807.10
	Crown Attorney	J. S. Allen	Commuted	at $6,000.00	per annum
	Clerk of the Peace	do			
	Local Registrar	A. A. MacKinnon	14,360.70	667.20	15,027.90
	County Court Clerk	do			
	Surrogate Registrar	do			
FRONTENAC:					
Kingston	Sheriff	R. F. Vair	3,432.10		3,432.10
	Surrogate Judge	H. A. Lavell		1,000.00	
	Local Master	J. B. Walkem	247.00		247.00
	Crown Attorney	T. J. Rigney	4,314.19		4,314.19
	Clerk of the Peace	do			
	Local Registrar	C. H. Wood	2,939.26	661.56	3,600.82
	County Court Clerk	do			
	Surrogate Registrar	H. E. Richardson	3,225.10		3,225.10
GREY:					
Owen Sound	Sheriff	Wm. Breese	3,651.24		3,651.24
	Surrogate Judge	G. W. Morley		1,000.00	
	Local Master	do			
	Crown Attorney	J. F. P. Birnie	5,312.71		5,312.71
	Clerk of the Peace	do			
	Local Registrar	T. J. Rutherford	6,948.90	735.00	7,683.90
	County Court Clerk	do			
	Surrogate Registrar	do			
HALDIMAND:					
Cayuga	Sheriff	W. S. Hudspeth (*d*)	1,271.71		1,271.71
	do	R. F. Miller	1,074.51		1,074.51
	Surrogate Judge	W. S. West		1,000.00	
	Local Master	do			
	Crown Attorney	H. Arrell	3,106.12		3,106.12
	Clerk of the Peace	do			
	Local Registrar	J. C. Eccles	3,162.63	588.00	3,750.63
	County Court Clerk	do			
	Surrogate Registrar	do			
HALTON:					
Milton	Sheriff	G. O. Brown (*e*)	1,170.95		1,170.95
	do	W. J. L. Hampshire	1,059.74		1,059.74
	Surrogate Judge	W. N. Munro		1,000.00	
	Local Master	do			
	Crown Attorney	W. I. Dick	2,613.48		2,613.48
	Clerk of the Peace	do			
	Local Registrar	J. M. MacKenzie	2,425.30	294.00	2,719.30
	County Court Clerk	do			
	Surrogate Registrar	do			
	do	W. J. L. Hampshire (*f*)	1,528.38		1,528.38

(*a*) P. S. D. Harding dismissed as of 31st Jan., 1935; I. D. Cameron appointed 1st Feb., 1935, to retain up to $3,750 from both offices.

(*b*) Judge Ross appointed Local Master 1st Feb., 1935.

(*c*) C. G. Fletcher resigned 30th June, 1935; A. A. Marentette appointed 1st July, 1935.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
18.71	130.61		130.61				Elgin
1,098.38	1,614.84	1,599.60	15.24				
			1,000.00				
				7.00			
856.00	2,266.51		2,266.51				
1,471.68	3,828.78		3,828.78		1,460.80	2,393.35	
2,192.16	1,619.16	23.83	1,595.33				Essex
2,089.63	1,171.88		1,171.88				
			1,000.00				
49.36	757.74		757.74				
5,851.13	9,176.77	4,209.10	4,967.67		5,185.40	3,899.30	
810.65	2,621.45		2,621.45				Frontenac
			1,000.00				
150.00	97.00		97.00				
490.08	3,824.11		3,824.11				
697.50	2,903.32		2,903.32		920.40		
	3,225.10	45.02	3,180.08		1,131.10	2,132.00	
1,000.57	2,650.67		2,650.67				Grey
			1,000.00				
				143.05			
1,000.30	4,312.41	156.21	4,156.20				
1,189.75	6,494.15	1,794.74	4,699.41		1,882.10	2,605.00	
323.08	948.63		948.63				Haldimand
531.01	543.50		543.50				
			1,000.00				
				21.80			
842.10	2,264.02		2,264.02				
560.25	3,190.38	38.08	3,152.30		879.00	1,435.25	
624.60	546.35		546.35				Halton
1,167.50	Deficit of $107.76 made up from fees of Local Registrar's Office.						
			1,000.00				
				53.80			
989.30	1,624.18		1,624.18				
	2,719.30	229.82	2,489.48				
246.64	1,281.74	174.19	1,107.55		545.30	1,116.00	

(*d*) W. S. Hudspeth dismissed 30th June, 1935; R. F. Miller appointed 1st July, 1935, to retain $2,500 from both Sheriff's and Registrar of Deeds' offices.

(*e*) G. O. Brown dismissed 30th June, 1935; W. J. L. Hampshire appointed 1st July, 1935.

(*f*) J. M. MacKenzie dismissed 30th June, 1935; W. J. L. Hampshire appointed 1st July, 1935, to retain $2,000 from both offices.

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
HASTINGS:			$ c.	$ c.	$ c.
Belleville	Sheriff	J. D. O'Flynn	4,368.49		4,368.49
	Surrogate Judge	G. E. Deroche		1,000.00	
	Local Master	W. C. Mikel	367.30		367.30
	Crown Attorney	B. C. Donnan	7,767.63		7,767.63
	Clerk of the Peace	do			
	Local Registrar	J. D. O'Flynn	6,110.35		6,110.35
	County Court Clerk	do			
	Surrogate Registrar	do			
HURON:					
Goderich	Sheriff	C. G. Middleton (*a*)	384.70		384.70
	do	R. Johnston	2,083.15		2,083.15
	Surrogate Judge	T. M. Costello		1,000.00	
	Local Master	do			
	Crown Attorney	D. E. Holmes	4,699.00		4,699.00
	Clerk of the Peace	do			
	Local Registrar	R. Johnston	7,975.20	183.75	8,158.95
	County Court Clerk	do			
	Surrogate Registrar	do			
KENORA:					
Kenora	Sheriff	L. D. MacCallum	1,797.21	980.01	2,777.22
	Surrogate Judge	W. A. Dowler		1,000.00	
	Local Master	do			
	Crown Attorney	H. P. Cooke (*b*)	545.44		545.44
	Clerk of the Peace	do			
	Local Registrar	E. Appleton	1,807.55	686.00	2,493.55
	District Court Clerk	do			
	Surrogate Registrar	do			
KENT:					
Chatham	Sheriff	E. W. Hardey	3,761.44		3,761.44
	Surrogate Judge	Uriah McFadden		1,000.00	
	Local Master	do			
	Crown Attorney	H. D. Smith	9,534.50		9,534.50
	Clerk of the Peace	do			
	Local Registrar	D. E. Douglas	7,876.85	661.56	8,538.41
	County Court Clerk	do			
	Surrogate Registrar	do			
LAMBTON:					
Sarnia	Sheriff	A. J. Johnston	3,340.60		3,340.60
	Surrogate Judge	A. E. Taylor		1,000.00	
	Local Master	do			
	Crown Attorney	W. S. Haney (*c*)	1,732.48		1,732.48
	Clerk of the Peace	do			
	do	Hector Cowan	Commuted	at $3,500.00	per annum
	Local Registrar	Alex. Saunders	5,342.58	661.78	6,004.36
	County Court Clerk	do			
	Surrogate Registrar	do			
LANARK:					
Perth	Sheriff	J. S. L. McNeely	1,948.62		1,948.62
	Surrogate Judge	F. W. Wilson		1,000.00	
	Local Master	do			
	Crown Attorney	W. W. Pollock (*d*)	Commuted	at $2,500.00	per annum
	Clerk of the Peace	do			
	Local Registrar	J. S. L. McNeely	3,534.25		3,534.25
	County Court Clerk	do			
	Surrogate Registrar	do			

(*a*) C. G. Middleton dismissed 31st Jan., 1935; R. Johnston appointed 1st Feb., 1935, and actually took over office 7th Feb., 1935.

(*b*) H. P. Cooke's fees were commuted from 1st Jan. to 31st Oct., 1935.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,907.15	2,461.34	461.34	2,000.00				Hastings
			1,000.00				
1.20	366.10		366.10				
1,356.19	6,411.44	1,205.72	5,205.72				
2,200.00	3,910.35	1,910.35	2,000.00		1,482.95	1,978.25	
101.93	282.77		282.77				Huron
			1,000.00				
				95.20			
780.00	3,919.00		3,919.00				
1,924.25	6,234.70	2,608.72	3,625.98		2,021.60	3,025.25	
81.55	2,695.67		2,695.67				Kenora
			1,000.00				
	545.44		545.44				
75.00	2,418.55		2,418.55		250.90	274.25	
1,674.37	2,087.07		2,087.07				Kent
			1,000.00				
				143.10			
1,950.00	7,584.50	1,792.25	5,792.25				
2,020.20	6,518.21	1,816.39	4,701.82		2,087.70	2,993.25	
363.30	2,977.30		2,977.30				Lambton
			1,000.00				
				27.25			
332.88	1,399.60		1,399.60				
1,150.00	4,854.36	777.18	4,077.18		1,607.00	2,188.25	
1,080.67	867.95	157.10	710.85				Lanark
			1,000.00				
				40.60			
588.00	2,946.25	157.10	2,789.15		1,021.60	1,632.80	

(*c*) W. S. Haney dismissed 15th May, 1935; H. Cowan appointed by O.C. 12th June, 1935.
(*d*) W. W. Pollock's fees were commuted from 1st July, 1935.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
LEEDS AND GRENVILLE:			$ c.	$ c.	$ c.
Brockville	Sheriff	A. E. Baker	2,954.37		2,954.37
	Surrogate Judge	M. B. Tudhope		1,000.00	
	Local Master	do			
	Crown Attorney	H. Atkinson	3,564.85		3,564.85
	Clerk of the Peace	do			
	Local Registrar	A. E. Baker	6,362.65		6,362.65
	County Court Clerk	do			
	Surrogate Registrar	do			
LENNOX AND ADDINGTON:					
Napanee	Sheriff	C. W. Vandervoort	1,729.78		1,729.78
	Surrogate Judge	J. E. Madden		1,000.00	
	Local Master	do			
	Crown Attorney	K. S. Ham	2,357.73		2,357.73
	Clerk of the Peace	do			
	Local Registrar	W. P. Deroche	1,955.63	588.00	2,543.63
	County Court Clerk	do			
	Surrogate Registrar	do			
LINCOLN:					
St. Catharines	Sheriff	F. J. Graves	3,693.63		3,693.63
	Surrogate Judge	J. S. Campbell		1,000.00	
	Local Master	do			
	Crown Attorney	E. H. Lancaster	4,628.52		4,628.52
	Clerk of the Peace	do			
	Local Registrar	E. J. Lovelace	7,209.85	606.43	7,816.28
	County Court Clerk	do			
	Surrogate Registrar	do			
MANITOULIN:					
Gore Bay	Sheriff (Acting)	W. F. McRae	359.14	193.70	552.84
	do	W. I. Wagg (*a*)	874.44		874.44
	Surrogate Judge	A. B. Currey		1,000.00	
	Local Master	do			
	Crown Attorney	W. F. McRae	2,273.88	250.00	2,523.88
	Clerk of the Peace	do			
	Local Registrar	C. C. Platt (*b*)	160.90	177.00	337.90
	District Court Clerk	do			
	Surrogate Registrar	do			
	do	W. I. Wagg	482.70		482.70
MIDDLESEX:					
London	Sheriff	D. A. Graham	7,490.73		7,490.73
	Surrogate Judge	Joseph Wearing		1,000.00	
	Local Master	Judge A. A. Ingram	77.80	1,000.00	
	Crown Attorney	N. F. Newton	8,703.99		8,703.99
	Clerk of the Peace	do			
	Local Registrar	E. Weld	19,211.50	490.00	19,701.50
	County Court Clerk	do			
	Surrogate Registrar	do			
MUSKOKA:					
Bracebridge	Sheriff	C. S. Salmon	1,450.38		1,450.38
	Surrogate Judge	A. A. Mahaffy		1,000.00	
	Local Master	do			
	Crown Attorney	Thos. Johnson (*c*)	1,091.91	183.79	1,275.70
	Clerk of the Peace	do			
	do	E. W. Clairmont	260.68	40.84	301.52
	Local Registrar	C. S. Salmon	1,327.95		1,327.95
	District Court Clerk	do			
	Surrogate Registrar	do			

(*a*) W. I. Wagg appointed 15th April, 1935.

(*b*) C. C. Platt dismissed; W. I. Wagg appointed 15th April, 1935, to retain $2,200 from all offices—Sheriff, Local Registrar and Local Master of Titles, etc.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
2,442.48	511.89	511.89					Leeds and Grenville
			1,000.00				
				81.20			
612.00	2,952.85		2,952.85				
1,884.20	4,478.45	478.45	4,000.00		1,808.70	3,025.40	
487.69	1,242.09		1,242.09				Lennox and Addington
			1,000.00				
				57.50			
333.35	2,024.38		2,024.38				
467.63	2,076.00		2,076.00		406.20	722.80	
1,053.57	2,640.06		2,640.06				Lincoln
			1,000.00				
				111.10			
1,069.47	3,559.05		3,559.05				
1,893.20	5,923.08	1,311.54	4,611.54		2,289.00	2,966.75	
246.45	306.39	153.20	153.19				Manitoulin
930.28	Deficit of $55.84.						
			1,000.00				
300.00	2,223.88		2,223.88				
	337.90		337.90		35.30	63.00	
189.91	292.79		272.79		86.85	163.40	
2,332.13	5,158.80		5,158.80				Middlesex
			1,300.00				
			77.80				
2,016.10	6,687.89	*1,343.94	5,343.95				
7,017.75	12,683.75	7,365.38	5,318.37		3,422.40	6,692.05	
377.00	1,073.38	73.38	1,000.00				Muskoka
			1,000.00				
				12.00			
132.54	1,143.16		1,143.16				
70.60	230.92		230.92				
59.10	1,268.85	268.85	1,000.00		323.70	456.25	

(c) Thos. Johnson resigned 31st Oct., 1935; E. W. Clairmont appointed from 1st Nov., 1935.

* This amount not received pending adjustment.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
NIPISSING: North Bay	Sheriff	T. J. Bourke	2,609.92		2,609.92
	Surrogate Judge	T. F. Battle		1,000.00	
	Local Master	do			
	Crown Attorney	T. E. McKee	3,708 40	245.00	3,953.40
	Clerk of the Peace	do			
	Local Registrar	T. J. Bourke	2,734.85		2,734.85
	District Court Clerk	do			
	Surrogate Registrar	do			
NORFOLK: Simcoe	Sheriff	A. C. Pratt	2,851.93		2,851.93
	Surrogate Judge	A. T. Boles		1,000.00	
	Local Master	do			
	Crown Attorney	W. E. Kelly (*a*)	Commuted	at $3,400.00	per annum
	Clerk of the Peace	do			
	do	F. E. D. Wallace	1,140.74		1,140.74
	Local Registrar	C. S. Buck	4,864.17	661.56	5,525.73
	County Court Clerk	do			
	Surrogate Registrar	do			
NORTHUMBERLAND AND DURHAM: Cobourg	Sheriff	J. F. B. Belford (*b*)	850.02		850.02
	do (Acting)	C. J. McDonough	2,500.50		2,500.50
	Surrogate Judge	L. V. O'Connor		1,000.00	
	Local Master	do			
	Crown Attorney	F. D. Boggs	3,901.66		3,901.66
	Clerk of the Peace	do			
	Local Registrar	J. T. Field	6,020.80	750.00	6,770.80
	County Court Clerk	do			
	Surrogate Registrar	do			
ONTARIO: Whitby	Sheriff (Acting)	Miss M. G. Brawley	2,800.63		2,800.63
	do	H. Bascom (*c*)	915.79		915.79
	Surrogate Judge	J. E. Thompson		1,000.00	
	Local Master	Judge Robt. Ruddy		1,000.00	
	Crown Attorney	G. D. Conant	5,818.88		5,818.88
	Clerk of the Peace	do			
	Local Registrar	H. Bascom	6,691.15	441.04	7,132.19
	County Court Clerk	do			
	Surrogate Registrar	do			
OXFORD: Woodstock	Sheriff	Wm. McGhee	2,173.27		2,173.27
	Surrogate Judge	F. E. Perrin		1,000.00	
	Local Master	W. T. McMullen (*d*)	30.05		
	Crown Attorney	R. N. Ball (*e*)	2,002.35		2,002.35
	Clerk of the Peace	do			
	do	R. A. MacDougall	256.30		256.30
	do	Craig McKay	735.30		735.30
	Local Registrar	P. McDonald	7,732.30	661.56	8,393.86
	County Court Clerk	do			
	Surrogate Registrar	do			
PARRY SOUND: Parry Sound	Sheriff	J. E. Armstrong	2,076.81	1,101.67	3,178.48
	Surrogate Judge	J. B. Moon		1,000.00	
	Local Master	do			
	Crown Attorney	W. L. Haight	Commuted	at $1,700.00	per annum
	Clerk of the Peace	do			
	do (Acting)	H. E. Stone (*f*)	1,387.41	187.47	1,574.88
	Local Registrar	F. Tasker	1,063.85	300.00	1,363.85
	District Court Clerk	do			
	Surrogate Registrar	do			
	do	J. H. Tully (*g*)	723.15		723.15

(*a*) W. E. Kelly acted as Crown Attorney from 1st Jan. to 14th June, 1935, and from 10th Dec. to 31st Dec.; F. E. D. Wallace acted in the interval.

(*b*) J. F. B. Belford resigned 24th April, 1935; C. J. McDonough, Deputy, acted for remainder of year.

(*c*) H. Bascom appointed Sheriff 1st Oct., 1935, to retain $4,000 from both offices.

(*d*) W. T. McMullen died 30th Jan., 1936.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,628.58	981.34		981.34				Nipissing
			1,000.00				
				50.70			
1,055.32	2,898.08		2,898.08				
668.15	2,066.70		2,066.70		325.30	868.50	
680.18	2,171.75		2,171.75				Norfolk
			1,000.00				
				85.50			
13.00	1,127.74		1,127.74				
1,139.70	4,386.03	543.02	3,843.01		890.20	1,567.25	
666.41	183.61		183.61				Northumberland and Durham
567.07	1,933.43		1,933.43				
			1,000.00				
				169.10			
1,004.08	2,897.58		2,897.58				
972.00	5,798.80	1,249.40	4,549.40		1,696.60	2,664.25	
1,041.66	1,758.97	633.97	1,125.00				Ontario
828.53	87.26	87.26					
			1,000.00				
			1,000.00	111.90			
1,163.28	4,655.60	327.80	4,327.80				
2,102.08	5,030.11	1,051.23	3,978.88		1,529.65	2,946.25	
945.30	1,227.97		1,227.97				Oxford
			1,000.00				
			30.05				
1,161.51	840.84		840.84				
	256.30		256.30				
60.00	675.30		675.30				
2,542.00	5,851.86	1,275.93	4,575.93		1,895.00	2,969.50	
1,276.01	1,902.47		1,902.47				Parry Sound
			1,000.00				
				1.30			
242.00	1,332.88	12.00	1,320.88				
21.25	1,342.60		1,342.60		187.60	258.50	
9.72	713.43		713.43		97.30	140.75	

(*e*) R. N. Ball died 7th Oct., 1935; R. A. MacDougall acted from that date to the date of appointment of Craig McKay 1st Nov., 1935.

(*f*) H. E. Stone appointed Acting Crown Attorney, O.C., 15th Feb., 1935; Mr. Haight died 21st Feb., 1935.

(*g*) J. H. Tully appointed 1st July, 1935, to retain $1,800 from fees of office.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
PEEL: Brampton	Sheriff	F. S. Hutchinson	2,708.05		2,708.05
	Surrogate Judge	T. H. Grout		1.000.00	
	Local Master	do			
	Crown Attorney	A. G. Davis	2,058.97		2,058.97
	Clerk of the Peace	do	1,281.47	311,39	1,592.86
	Local Registrar	J. R. Fallis (*a*)	1,838.83	213.39	2,052.22
	County Court Clerk	do			
	Surrogate Registrar	A. G. Davis, Act'g	557.36		557.36
	do	A. H. Milner	1,463.20		1,463.20
PERTH: Stratford	Sheriff	M. F. Irvine (*b*)	2,069.23		2,069.23
	do	H. D. Lang	352.23		352.23
	Surrogate Judge	J. L. Killoran		1,000.00	
	Local Master	do			
	Crown Attorney	W. E. Goodwin	5,896.43		5,896.43
	Clerk of the Peace	do			
	Local Registrar	F. H. Thompson (*c*)	5,935.66	578.87	6,514.53
	County Court Clerk	do			
	Surrogate Registrar	do			
	do	H. D. Lang	672.76		672.76
PETERBOROUGH: Peterborough	Sheriff	F. J. A. Hall	2,855.68		2,855.68
	Surrogate Judge	S. L. Smoke		1,000.00	
	Local Master	O. A. Langley	294.65		294.65
	Crown Attorney	V. J. McElderry	3,539.16		3,539.16
	Clerk of the Peace	do			
	Local Registrar	F. J. A. Hall	5,586.24		5,586.24
	County Court Clerk	do			
	Surrogate Registrar	do			
PRESCOTT AND RUSSELL: L'Orignal	Sheriff	A. Landriault	2,655.98		2,655.98
	Surrogate Judge	A. Constantineau		1,000.00	
	Local Master	do			
	Crown Attorney	C. W. A. Marion	3,423.61		3,423.61
	Clerk of the Peace	do			
	Local Registrar	A. Landriault	2,790.73		2,790.73
	County Court Clerk	do			
	Surrogate Registrar	do			
PRINCE EDWARD: Picton	Sheriff	A. E. Bowerman	1,433.56		1,433.56
	Surrogate Judge	E. H. McLean		1,000.00	
	Local Master	do			
	Crown Attorney	G. Walmsley	1,671.37		1,671.37
	Clerk of the Peace	do			
	Local Registrar	A. E. Bowerman	2,568.79		2,568.79
	County Court Clerk	do			
	Surrogate Registrar	do			
RAINY RIVER: Fort Frances	Sheriff	W. P. Pilkey	1,781.33	721.32	2,502.65
	Surrogate Judge	D. R. Byers		1,000.00	
	Local Master	do			
	Crown Attorney	N. L. Croome	1,635.95		1,635.95
	Clerk of the Peace	do			
	Local Registrar	W. P. Pilkey	1,505.16	600.00	2,105.16
	District Court Clerk	do			
	Surrogate Registrar	do			

(*a*) J. R. Fallis died 11th May, 1935; A. G. Davis acted until A. H. Milner's appointment 19th June, 1935, to retain up to $2,400 per annum.

(*b*) M. F. Irvine superannuated 15th Nov., 1935; H. D. Lang appointed same date.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,144.67	1,563.38	981.45	581.93				Peel
			1,000.00				
				86.70			
500.00	1,558.97		1,558.97				
	1,592.86	36.78	1,556.08		310.40	827.85	
	557.36	278.68	278.68		114.50	215.25	
49.15	1,414.05	214.05	1,200.00		235.70	508.70	
950.10	1,119.13		1,119.13				Perth
151.70	200.53	44.28	156.25				
			1,000.00				
				98.10			
865.54	5,030.89	515.44	4,515.45				
1,652.10	4,862.43	706.99	4,155.44		1,304.90	2,859.05	
231.00	441.76	129.26	312.50		181.70	189.25	
422.20	2,433.48	433.48	2,000.00				Peterborough
			1,000.00				
.17	294.48		294.48				
484.53	3,054.63		3,054.63				
4,785.55	800.69	800.69			1,609.90	1,662.75	
1,867.07	788.91		788.91				Prescott and Russell
			1,000.00				
				31.30			
1,182.12	2,241.49		2,241.49				
932.25	1,858.48		1,858.48		627.00	829.50	
278.26	1,155.30		1,155.30				Prince Edward
			1,000.00				
				32.80			
	1,671.37		1,671.37				
780.00	1,788.79		1,788.79		515.80	998.50	
113.80	2,388.85	650.25	1,738.60				Rainy River
			1,000.00				
				9.10			
181.60	1,454.35	21.03	1,433.32				
893.50	1,211.66	650.26	561.40		301.90	164.00	

(*c*) F. H. Thompson dismissed 15th Nov., 1935; H. D. Lang appointed same date, to retain $3,750 per annum from both offices.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
Renfrew:			$ c.	$ c.	$ c.
Pembroke	Sheriff	Alex. Morris	2,958.54		2,958.54
	Surrogate Judge	J. T. Mulcahy		1,000.00	
	Local Master	do			
	Crown Attorney	H. B. Johnson	3,513.29		3,513.29
	Clerk of the Peace	do			
	Local Registrar	J. M. Beatty	3,109.05	588.00	3,697.05
	County Court Clerk	do			
	Surrogate Registrar	do			
Simcoe:					
Barrie	Sheriff	E. C. Drury	2,575.27		2,575.27
	Surrogate Judge	D. Holmes		1,000.00	
	Local Master	F. G. Evans	93.95		
	Crown Attorney	do	4,558.93		4,558.93
	Clerk of the Peace	do			
	Local Registrar	E. C. Drury	3,094.60		3,094.60
	County Court Clerk	do			
	Surrogate Registrar	J. H. Mitchell	5,643.08		5,643.08
Stormont,					
Dundas and	Sheriff	J. F. Ault (a)	2,641.28		2,641.28
Glengarry:	do	A. I. Macdonell	189.99		189.99
Cornwall	Surrogate Judge	F. T. Costello		1,000.00	
	Local Master	do			
	Crown Attorney	J. G. Harkness	Commuted	at $2,830.00	per annum
	Clerk of the Peace	do			
	Local Registrar	A. I. Macdonell	5,329.40	673.75	6,003.15
	County Court Clerk	do			
	Surrogate Registrar	do			
Sudbury:					
Sudbury	Sheriff	A. J. Manley (b)	1,546.03	294.68	1,840.71
	do	M. Arthur	2,375.22	412.56	2,787.78
	Surrogate Judge	E. Proulx		1,000.00	
	Local Master	do			
	Crown Attorney	E. D. Wilkins	Commuted	at $5,000.00	per annum
	Clerk of the Peace	do			
	Local Registrar	A. H. Beath (c)	1,478.05	393.75	1,871.80
	District Court Clerk	do			
	Surrogate Registrar	do			
	do	T. M. Mulligan	2,425.70	375.00	2,800.70
Temiskaming:					
Haileybury	Sheriff	Geo. Caldbick (d)	1,956.62	490.00	2,446.62
	do	Wm. Thuerck	1,531.69		1,531.69
	Surrogate Judge	H. Hartman		1,000.00	
	Local Master	do			
	Crown Attorney	E. E. Pearlman	3,935.52	204.18	4,139.70
	Clerk of the Peace	do			
	do	J. B. Robinson (e)	Commuted	at $3,000.00	per annum
	Local Registrar	Wm. Thuerck	2,841.30	263.88	3,105.18
	District Court Clerk	do			
	Surrogate Registrar	do			
Thunder Bay:					
Port Arthur	Sheriff	N. Edmeston	5,113.48	1,400.00	6,513.48
	Surrogate Judge	M. J. Kenny		1,000.00	
	Local Master	do			
	Crown Attorney	W. F. Langworthy	2,327.00	237.50	2,564.50
	Clerk of the Peace	do			
	Local Registrar	Neil Campbell	5,724.27	600.00	6,324.27
	District Court Clerk	do			
	Surrogate Registrar	do			

(a) J. F. Ault dismissed 30th Nov., 1935; A. I. Macdonell appointed same date, to retain up to $4,000 from both offices, O.C., 14th Nov., 1935.

(b) A. J. Manley dismissed 31st May, 1935; M. Arthur appointed 1st June, 1935.

(c) A. H. Beath resigned 15th May, 1935; T. M. Mulligan appointed same date.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
410.78	2,547.76		2,547.76				Renfrew
			1,000.00				
				27.90			
969.27	2,544.02		2,544.02				
392.00	3,305.05	61.01	3,244.04		676.60	1,047.00	
2,883.12	Deficit of $	307.85.					Simcoe
			1,000.00				
			93.95				
1,079.27	3,479.66		3,479.66				
1,108.38	1,986.22		1,986.22			492.50	
1,107.00	4,536.08	618.04	3,918.04		3,704.80	7,212.30	
460.07	2,181.21		2,181.21				Stormont, Dundas and Glengarry
29.71	160.28		160.28				
			1,000.00				
				154.00			
852.94	5,150.21	748.44	4,401.77		1,382.70	1,502.25	
675.69	1,165.02		1,165.02				Sudbury
941.37	1,846.41		1,846.41				
			1,000.00				
				53.60			
578.88	1,292.92		1,292.92		401.10	518.00	
759.78	2,040.92	18.01	2,022.91		440.60	440.50	
218.45	2,228.17		2,228.17				Temiskaming
833.33	698.36		698.36				
			1,000.00				
				30.20			
2,171.72	1,967.98		1,967.98				
959.30	2,145.88	48.61	2,097.27		1,237.90	1,008.95	
4,072.66	2,440.82		2,440.82				Thunder Bay
			1,000.00				
				7.10			
408.00	2,156.50		2,156.50				
1,374.29	4,949.98	824.99	4,124.99		658.50	1,616.50	

(*d*) Geo. Caldbick dismissed 30th June, 1935; Wm. Thuerck appointed 1st July, 1935, to retain $3,000 from both offices.

(*e*) E. E. Pearlman's appointment expired 30th Nov., 1935; J. B. Robinson appointed 1st Dec., 1935; fees commuted at $3,000 per annum.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
VICTORIA:					
Lindsay	Sheriff (Acting)	H. H. McFadden	963.31		963.31
	do	J. Forman (*a*)	845.95		845.95
	Surrogate Judge	J. A. McGibbon		1,000.00	
	Local Master	do			
	Crown Attorney	J. E. Anderson	3,013.84		3,013.84
	Clerk of the Peace	do			
	Local Registrar	J. Forman	3,191.20	330.78	3,521.98
	County Court Clerk	do			
	Surrogate Registrar	do			
WATERLOO:					
Kitchener	Sheriff	W. A. Kribs (*b*)	511.61		511.61
	do	E. H. Scully	3,256.67		3,256.67
	Surrogate Judge	E. W. Clement		1,000.00	
	Local Master	J. J. A. Weir (*c*)	876.90		
	Crown Attorney	W. P. Clement	Commuted	at $3,500.00	per annum
	Clerk of the Peace	do			
	Local Registrar	E. H. Scully	10,540.42		10,540.42
	County Court Clerk	do			
	Surrogate Registrar	do			
WELLAND:					
Welland	Sheriff	V. L. Davidson	4,262.24		4,262.24
	Surrogate Judge	L. B. C. Livingstone		1,000.00	
	Local Master	do			
	Crown Attorney	T. D. Cowper	4,590.85		4,590.85
	Clerk of the Peace	do			
	Local Registrar	J. E. Cohoe	9,082.95	784.04	9,866.99
	County Court Clerk	do			
	Surrogate Registrar	do			
WELLINGTON:					
Guelph	Sheriff	H. C. Waind	3,138.42		3,138.42
	Surrogate Judge	R. L. MacKinnon		1,000.00	
	Local Master	H. C. Waind	388.50		388.50
	Local Registrar	do	6,702.92		6,702.92
	County Court Clerk	do			
	Surrogate Registrar	do			
	Crown Attorney	J. M. Kearns	Commuted	at $3,450.00	per annum
	Clerk of the Peace	do			
WENTWORTH:					
Hamilton	Sheriff	J. W. Lawrason	8,614.87		8,614.87
	Surrogate Judge	H. Carpenter		1,000.00	
	Local Master	Judge G. C. Thomson		1,000.00	
	Crown Attorney	G. W. Ballard	Commuted	at $5,600.00	per annum
	Clerk of the Peace	do			
	Local Registrar	G. T. Inch	18,026.57	735.00	18,761.57
	County Court Clerk	do			
	Surrogate Registrar	do			

(*a*) J. Forman appointed Sheriff 1st June, 1935, to retain $2,750 from both offices.

(*b*) W. A. Kribs dismissed as and from 1st Feb., 1935; E. H. Scully appointed same date; not to receive any fees of office.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
117.51	845.80		845.80				Victoria
573.12	272.83		272.83				
			1,000.00				
				23.30			
791.00	2,222.84		2,222.84				
1,256.10	2,265.88		2,265.88		936.70	1,449.50	
153.71	357.90		357.90				Waterloo
2,920.53	336.14	336.14					
			1,000.00				
			876.90				
2,248.83	8,291.59	4,291.59	4,000.00		4,460.80	6,138.00	
1,907.57	2,354.67		2,354.67				Welland
			1,000.00				
				470.80			
1,098.29	3,492.56		3,492.56				
2,649.40	7,217.59	2,445.84	4,771.75		3,242.65	3,182.70	
1,210.97	1,927.45	1,927.45					Wellington
			1,000.00				
40.50	348.00		348.00				
1,363.90	5,339.02	1,339.02	4,000.00		2,339.80	2,514.25	
5,495.54	3,119.33	23.87	3,095.46				Wentworth
			1,000.00				
		1,000.00		605.40			
4,728.27	14,033.30	8,579.97	5,453.33		7,481.10	8,167.00	

(*c*) J. J. A. Weir died 1st Dec., 1935.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
YORK:					
Toronto	Sheriff (Toronto)	A. M. Gorrie	39,894.57		39,894.57
	do (York)	do	22,722.33		22,722.33
	County Judge	James Parker		1,600.00	
	do	D. O'Connell		1,600.00	
	do	W. T. J. Lee		1,600.00	
	do	A. J. Jackson		1,600.00	
	do	F. M. Field		1,600.00	
	do	I. M. Macdonell		1,600.00	
	do	T. H. Barton		1,600.00	
	do	A. E. Honeywell		1,600.00	
	Surrogate Judge	J. Tytler		1,600.00	
	Crown Attorney	J. W. McFadden	Commuted	at $6,500.00	per annum
	Clerk of the Peace	H. E. Irwin	13,241.35		13,241.35
	County Court Clerk	A. S. Winchester	39,922.50		39,922.50
	Surrogate Registrar	do	46,394.25		46,394.25

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Concluded*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
27,860.09	12,034.48	9,284.48	2,750.00				York
15,925.26	6,797.07	4,047.07	2,750.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
6,591.60	6,649.75	1,324.87	5,324.88				
12,132.42	27,790.08	23,290.08	4,500.00				
9,848.43	36,560.12	36,560.12			26,668.90	53,146.15	

Statement Respecting Commuted Crown Attorneys

COMMUTED CROWN ATTORNEYS, 1935

County or District and Address	Name	Gross Earnings	Salary paid by Province	Allowance in addition to salary for office expenses	Disbursements approved where no allowance made	Total salary and allowance for disbursements
		$ c.	$ c.	$ c.	$ c.	$ c.
Brant: Brantford	F. E. D. Wallace *(a)*	2,317.92	2,916.70			2,916.70
Carleton: Ottawa	R. Mercier *(b)*	472.70	250.00		150.00	400.00
Cochrane: Timmins	S. A. Caldbick *(c)*	3,448.71	2,916.70	1,000.00		3,916.70
Dufferin: Orangeville	R. D. Evans	547.62	1,270.00	130.00		1,400.00
Essex: Windsor	J. S. Allan	5,157.35	6,000.00		2,361.51	8,361.51
Kenora: Kenora	H. P. Cooke *(d)*	170.00	1,641.60	125.00		1,766.60
Lambton: Sarnia	H. Cowan *(e)*	2,772.08	2,042.46		579.04	2,621.50
Lanark: Carleton Place	W. W. Pollock *(f)*	1,359.54 520.76	 1,219.98		293.59 189.00	1,602.57
Norfolk:	W. E. Kelly *(g)*	706.90	3,400.00	650.00		4,050.00
Simcoe	F. E. D. Wallace	1,174.74			13.00	
Stormont, Dundas and Glengarry: Cornwall	J. G. Harkness	707.93	2,830.00	400.00		3,230.00
Sudbury: Sudbury	E. D. Wilkins	3,445.47	5,000.00		2,191.61	7,191.61
Temiskaming: Haileybury	J. B. Robinson *(h)*	605.87	250.00	62.50		
Waterloo: Kitchener	W. P. Clement	3,967.75	3,500.00		913.92	4,413.92
Wellington: Guelph	J. M. Kearns	2,492.50	3,450.00	750.00	1.00	4,201.00
Wentworth: Hamilton	G. W. Ballard	5,316.68	5,600.00		1,177.05	6,777.05
York: Toronto	J. W. McFadden	2,124.16	6,500.00		*432.00	
Parry Sound: Parry Sound	W. L. Haight *(i)*	2.00	242.19	42.74		284.93

(a) F. E. D. Wallace appointed 1st Mar., 1935; fees commuted at $3,500.
(b) R. Mercier appointed, *pro tem*, 1st Dec., 1935; fees commuted at $3,000.
(c) S. A. Caldbick's fees commuted at $3,500 from 1st Mar., 1935; gross earnings shown are for full calendar year.
(d) H. P. Cooke's commutation ceased 31st Oct., 1935.
(e) H. Cowan appointed 12th June, 1935; fees commuted at $3,500 per annum.
(f) W. W. Pollock's fees commuted at $2,500 per annum from 1st July, 1935; top figures shown are his earnings while not commuted.
(g) W. E. Kelly acted as Crown Attorney from 1st Jan. to 14th June; F. E. D. Wallace from 15th June to 9th Dec.; Mr. Kelly acted for remainder of year. Mr. Wallace was allowed to retain all his earnings during the period he acted.
(h) J. B. Robinson appointed 1st Dec., 1935; fees commuted at $3,000 per annum.
(i) W. L. Haight died 21st Feb., 1935.
* In addition to these disbursements, the salaries of the staff are paid direct by the Province.

Statement Respecting Registrars of Deeds

STATEMENT SHOWING EARNINGS, DISBURSEMENTS, NET INCOMES, ETC., OF THE SUMS PAYABLE UNDER SEC

No.	Registry Division	Registrar	Where office situate	Gross earnings
				$ c.
1	Algoma	E. L. DeCourcy	Sault Ste. Marie	*3,851.86
2	Brant	A. Graham	Brantford	4,645.70
3	Bruce	W. H. McFarlane (*a*)	Walkerton	5,028.75
	do	M. Alexander	do	573.15
4	Carleton	T. V. Flanagan	Ottawa	5,625.99
5	Cochrane	J. A. Clermont	Cochrane	*11,948.12
6	Dufferin	F. J. Patterson	Orangeville	1,879.45
7	Dundas	F. S. Broder	Morrisburg	1,578.05
8	Durham East	R. H. Hodgson	Port Hope	1,129.50
9	Durham West	Geo. Weekes	Bowmanville	1,869.80
10	Elgin	J. H. Coyne	St. Thomas	*5,669.70
11	Essex	T. E. Green	Windsor	17,876.30
12	Fort William	C. H. Jackson (*b*)	Fort William	*3,033.45
	do	Miss I. Wilson	do	*1,717.50
13	Frontenac and Kingston	W. J. Gibson	Kingston	4,463.65
14	Glengarry	S. O'Connor	Alexandria	1,798.15
15	Grenville	W. S. Johnston (*c*)	Prescott	1,436.23
16	Grey, North	Geo. P. Creighton	Owen Sound	3,671.20
17	Grey, South	J. N. Perdue	Durham	3,080.95
18	Haldimand	R. F. Miller	Cayuga	3,244.25
19	Haliburton	E. E. McElwain	Minden	1,359.67
20	Halton	Geo. Hillmer (*d*)	Milton	179.80
	do	Miss M. B. Field	do	3,417.90
21	Hastings	R. J. S. Dewar	Belleville	6,279.60
22	Huron	Miss L. Macpherson	Goderich	5,580.97
23	Kenora	Mrs. E. A. Cunningham	Kenora	*4,500.85
24	Kent	J. B. Clark	Chatham	7,756.44
25	Lambton	J. T. Fuller	Sarnia	7,415.26
26	Lanark, North	H. C. Bowland (*e*)	Almonte	1,165.05
27	Lanark, South	Jas. Armour	Perth	1,804.95
28	Leeds	A. W. Gray (*f*)	Brockville	3,387.35
	do	W. T. Rogers	do	364.80
29	Lennox and Addington	G. S. Reid	Napanee	2,569.15
30	Lincoln	W. D. Fairbrother	St. Catharines	6,671.10
31	London	W. F. Hungerford	London	5,564.70
32	Manitoulin	C. C. Platt (*g*)	Gore Bay	*434.35
	do	W. I. Wagg	do	*852.65
33	Middlesex, East and North	Miss M. V. Walker	London	5,801.36
34	Middlesex, West	R. Dunlop (*h*)	Glencoe	1,757.85
	do	Miss K. Blackburn (Act'g)	do	123.70
35	Muskoka	C. E. Lount	Bracebridge	*3,899.61
36	Nipissing	G. R. Brady	North Bay	3,689.70
37	Norfolk	W. M. McGuire (*i*)	Simcoe	3,005.47
	do	C. H. Fick	do	2,583.00
38	Northumberland, East	A. G. Willoughby	Colborne	2,397.95
39	Northumberland, West	H. McCullough	Cobourg	1,263.62
40	Ontario	James Moore	Whitby	*7,556.05
41	Oxford	W. L. MacWhinnie	Woodstock	6,082.80
42	Ottawa	R. D. Bray	Ottawa	8,917.40
43	Parry Sound	J. H. Tully (*j*)	Parry Sound	8,348.80
	do	F. Tasker	do	*2,752.45
44	Peel	F. S. Hutchinson	Brampton	4,081.08
45	Perth, North	Dr. M. Steele (*k*)	Stratford	3,067.35
	do	G. D. L. Rice	do	514.25
46	Perth, South	G. D. L. Rice	St. Mary's	1,579.35
47	Peterborough	W. F. Morrow	Peterborough	5,324.00
48	Port Arthur	G. W. Dunn	Port Arthur	*3,923.68
49	Prescott	H. M. Mooney	L'Orignal	2,292.30
50	Prince Edward	J. H. Holmes	Picton	2,138.60

REGISTRARS OF DEEDS FOR THE YEAR ENDING 31st DECEMBER, 1935, AND
TION 101 OF THE REGISTRY ACT

Disbursements	Net income	Percentage under Section 101	Net for Registrar	Instruments			No.
				Number registered	Number uncopied	Number copied but not compared	
$ c.	$ c.	$ c.	$ c.				
4,931.45	Deficit of $1,	079.59.	‡	829			1
1,061.25	3,584.45	292.23	3,292.22	1816			2
2,392.75	2,636.00		2,636.00	1717			3
210.25	362.90		362.90	211			
2,893.30	2,732.69		2,732.69	1620			4
7,410.25	4,537.87		‡	44			5
530.00	1,349.45		1,349.45	652			6
665.00	913.05		913.05	552			7
700.00	429.50		429.50	418			8
700.00	1,169.80		1,169.80	686			9
2,058.41	3,611.29	295.92	3,315.37	2003			10
5,375.55	12,500.75	7,350.68	5,150.07	6258	10		11
1,525.64	1,507.81		1,507.81	565	189	714	12
298.71	1,418.79	752.12	666.67	241			
1,360.65	3,103.00	51.50	3,051.50	1617			13
596.33	1,201.82		1,201.82	620	8	6	14
642.20	794.03		794.03	537			15
1,690.58	1,980.62		1,980.62	2253			16
900.00	2,180.95		2,180.95	1136			17
1,362.85	1,881.40	381.20	1,500.20	1096			18
150.00	1,209.67		1,209.67	478			19
80.50	99.30	.55	98.75	57			20
654.10	2,763.80	1,050.80	1,713.00	1129			
3,084.17	3,195.43	97.72	3,097.71	2178	32	4	21
1,379.40	4,201.57	2,201.57	2,000.00	1954			22
900.00	3,600.85	300.43	3,300.42	166			23
3,290.00	4,466.44	733.22	3,733.22	2696	9	27	24
4,038.40	3,376.86	262.61	3,114.25	4941	62	7	25
302.75	862.30		862.30	378			26
500.00	1,304.95		1,304.95	668			27
935.53	2,451.82		2,451.82	1070			28
75.00	289.80		289.80	123			
312.00	2,257.15		2,257.15	796			29
4,156.60	2,514.50		2,514.50	4491			30
2,295.00	3,269.70	134.85	3,134.85	2147	49	33	31
244.20	190.15		190.15	91			32
630.00	222.65		222.65	329	10	41	
1,964.90	3,836.46	418.23	3,418.23	1997			33
641.63	1,116.22		1,116.22	613	13		34
58.33	65.37		65.37	33			
1,186.62	2,712.99		2,712.99	796			35
5,581.75	Deficit of $1,	892.05.	‡	491			36
900.00	2,105.47	146.30	1,959.17	1147			37
1,050.00	1,533.00	172.93	1,360.07	1001			
591.00	1,806.95		1,806.95	747			38
700.00	563.62		563.62	466			39
3,946.00	3,610 05	292.63	3,317.42	2680	288	400	40
2,740.55	3,342.25	171.13	3,171.12	2280	25		41
3,742.00	5,175.40	1,087.70	4,087.70	3329			42
310.60	524.20		524.20	273	1	1	43
814.99	1,937.46	737.46	1,200.00	289		3	
2,070.55	2,010.53	10.53	2,000.00	1464			44
851.55	2,215.80		2,215.80	1132	6	22	45
211.97	302.28		302.28	175			
700.00	879.35		879.35	581			46
1,294.57	4,029.43	514.72	3,514.71	1836	4	4	47
1,560.35	2,363.33		2,363.33	777	56	292	48
690.00	1,602.30		1,602.30	792			49
726.50	1,412.10		1,412.10	687			50

STATEMENT SHOWING EARNINGS, DISBURSEMENTS, NET INCOMES, ETC., OF THE SUMS PAYABLE UNDER SEC

No.	Registry Division	Registrar	Where office situate	Gross earnings
				$ c.
51	Rainy River	N. L. Croome	Fort Frances	*2,563.31
52	Renfrew	Geo. Campbell	Pembroke	3,931.20
53	Russell	J. A. Gamble	Russell	1,963.30
54	Simcoe	Geo. Vickers	Barrie	10,260.52
55	Stormont	J. C. Alguire	Cornwall	3,397.55
56	Sudbury	M. Brunette (*l*)	Sudbury	*2,495.30
	do	Jos. Dignard	do	*4,403.99
57	Temiskaming	L. H. Ferguson	Haileybury	*8,203.18
58	Toronto	W. J. C. McCrea (Acting)	Toronto	50,035.20
59	Victoria	D. McQuarrie	Lindsay	3,438.00
60	Waterloo	O. S. Eby (*m*)	Kitchener	1,007.75
	do	G. V. Hilborn	do	9,198.80
61	Welland	E. E. Fraser	Welland	11,357.41
62	Wellington, North	Jas. Tucker	Arthur	1,984.65
63	Wellington, South & Centre	C. L. Nelles	Guelph	4,299.55
64	Wentworth	W. H. Lovering	Hamilton	18,674.41
65	York, East and West	J. W. Mallon	Toronto	28,078.45
66	York, North	R. L. Boag	Newmarket	4,070.40

(*a*) W. H. McFarlane dismissed as and from 30th Nov., 1935; M. Alexander appointed 1st Dec., 1935.

(*b*) C. H. Jackson dismissed 31st Aug., 1935; Miss I. Wilson appointed 1st Sept., 1935, at a salary of $2,000 per annum.

(*c*) W. S. Johnston dismissed 31st Dec., 1935; W. T. Rogers appointed 1st Jan., 1936.

(*d*) Geo. Hillmer died 18th Jan., 1935; Miss M. B. Field appointed same date, to retain $1,800 per annum from fees of office.

(*e*) H. C. Bowland dismissed 31st Dec., 1935; Jas. Armour appointed 1st Jan., 1936.

(*f*) A. W. Gray dismissed from 30th Nov., 1935; W. T. Rogers appointed 1st Dec., 1935.

(*g*) C. C. Platt dismissed from 14th April, 1935; W. I. Wagg appointed 15th April, 1935, to retain $2,200 per annum from all his offices.

REGISTRARS OF DEEDS FOR THE YEAR ENDING 31st DECEMBER, 1935, AND
TION 101 OF THE REGISTRY ACT

Disbursements	Net income	Percentage under Section 101	Net for Registrar	Instruments			No.
				Number registered	Number uncopied	Number copied but not compared	
$ c.	$ c.	$ c.	$ c.				
975.60	1,587.71	21.03	1,566.68	23			51
952.00	2,979.20		2,979.20	1449			52
700.00	1,263.30		1,263.30	732			53
4,243.58	6,016.94	2,016.94	4,000.00	3579			54
1,312.60	2,084.95		2,084.95	1262			55
543.25	1,952.05	486.66	1,465.39	184			56
1,018.06	3,385.93	682.33	2,703.60	403			
7,110.50	1,092.68		‡	25			57
48,809.82	1,225.38	1,225.38		19114			58
1,160.00	2,278.00		2,278.00	1159	2		59
275.00	732.75	10.11	722.64				60
4,263.01	4,935.79	1,727.46	3,208.33	3627			
6,115.33	5,242.08	1,121.04	4,121.04	3673			61
715.50	1,269.15		1,269.15	758			62
1,508.00	2,791.55		2,791.55	1558			63
8,941.89	9,732.52	5,232.52	4,500.00	7402	9	10	64
14,686.00	13,392.45	8,153.20	5,239.25	10562	1311		65
780.00	3,290.40	145.20	3,145.20	1367			66

(*h*) R. Dunlop died 28th Nov., 1935; Miss K. Blackburn, Deputy, acted for remainder of year.

(*i*) W. M. McGuire dismissed 15th June, 1935; C. H. Fick appointed same date.

(*j*) J. H. Tully resigned 30th June, 1935; F. Tasker appointed 1st July, 1935, to retain $2,400 per annum from fees of office.

(*k*) Dr. M. Steele dismissed 5th Oct., 1935; G. D. L. Rice appointed same date, to retain $2,400 from both offices.

(*l*) M. Brunette dismissed 31st May, 1935; Jos. Dignard appointed 1st June, 1935.

(*m*) O. S. Eby dismissed 31st Jan., 1935; G. V. Hilborn appointed 1st Feb., 1935, to retain up to $3,500 per annum from fees of office.

* Land Titles fees included.

‡ Officer and staff are paid direct by Provincial Treasurer.

Statements Respecting Land Titles Offices

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1935

I.—Local Masters of Titles who are also Registrars of Deeds and who remit all fees to the Province and are paid Salaries by the Province.

No.	Division	Where office situate	Name	Fees sent to Province	Salaries and disbursements paid by Province	Surplus after deducting disbursements
1	Algoma	Sault Ste. Marie	E. L. DeCourcy	$ 3,851.86	$4,931.45	Deficit of $1,079.59
2	Cochrane	Cochrane	J. A. Clermont	11,948.12	7,410.25	4,537.87
3	Nipissing	North Bay	G. R. Brady	3,689.70	5,581.75	Deficit of $1,892.05
4	Temiskaming	Haileybury	L. H. Ferguson	8,203.18	7,110.50	1,092.68

II.—Local Masters who are not Registrars of Deeds, who take fees.

No.	Division	Where office situate	Name	Total fees earned	Disbursements	Net earnings
1	Ottawa	Ottawa	F. A. Magee	$1,888.63	$531.00	$1,357.63
2	Parry Sound	Parry Sound	W. L. Haight (*a*)	344.90	261.13	83.77

III.—Local Masters who are also Registrars of Deeds and who take fees.

No.	Division	Name	Where office situate	Gross earnings, reg. office	Gross earnings, L.T.O.	Total gross earnings	Disburse-ments	Net income	Percentage payable to Province	Net to officer
1	Elgin	J. H. Coyne	St. Thomas	$5,650.25	$ 19.45	$5,669.70	$2,058.41	$3,611.29	$295.92	$3,315.37
2	Fort William	C. H. Jackson (*b*)	Fort William	1,627.10	1,406.35	3,033.45	1,525.64	1,507.81		1,507.81
	do	Miss I. Wilson	do	1,239.60	477.90	1,717.50	298.71	1,418.79	752.12	666.67
3	Kenora	Mrs. E. A. Cunningham	Kenora	434.75	4,066.10	4,500.85	900.00	3,600.85	300.43	3,300.42
4	Manitoulin	C. C. Platt (*c*)	Gore Bay	252.80	181.55	434.35	244.20	190.15		190.15
	do	W. I. Wagg	do	827.20	25.45	852.65	630.00	222.65		222.65
5	Muskoka	C. E. Lount	Bracebridge	2,574.30	1,325.31	3,899.61	1,186.62	2,712.99		2,712.99
6	Ontario	Jas. Moore	Whitby	7,531.25	24.80	7,556.05	3,946.00	3,610.05	292.63	3,317.42
7	Parry Sound	F. Tasker (*d*)	Parry Sound	865.45	1,887.00	2,752.45	814.99	1,937.46	737.46	1,200.00
8	Port Arthur	G. W. Dunn	Port Arthur	2,227.83	1,695.85	3,923.68	1,560.35	2,363.33		2,363.33
9	Rainy River	N. L. Croome	Fort Frances	43.70	2,519.61	2,563.31	975.60	1,587.71	21.03	1,566.68
10	Sudbury	M. Brunette (*e*)	Sudbury	563.05	1,932.25	2,495.30	543.25	1,952.05	486.66	1,465.39
	do	Jos. Dignard	do	1,160.95	3,243.04	4,403.99	1,018.06	3,385.93	682.33	2,703.60

IV.—Master of Titles, Toronto.

Division	Name	Total earnings	Disbursements	Remarks
Toronto	C. R. Deacon	$23,538.75	$25,620.88	Deficit of $2,082.13

(*a*) W. L. Haight died 21st Feb., 1935.
(*b*) C. H. Jackson dismissed 31st Aug., 1935; Miss I. Wilson appointed 1st Sept., 1935, to retain up to $2,200 from fees of office.
(*c*) C. C. Platt dismissed 15th April, 1935; W. I. Wagg appointed same date, to retain $2,200 from all his offices.
(*d*) F. Tasker appointed 1st July, 1935, to retain $2,400 from fees of office; Mr. Tasker as Deputy acted from date of Mr. Haight's death.
(*e*) M. Brunette dismissed 31st May, 1935; Jos. Dignard appointed 1st June, 1935.

Statement Respecting Division Courts

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:

Name of County, United Counties, or District	No. of Divisions	No. of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Algoma	1	514	32,186.15	19.65	16,069.93	15,898.21	171.72		1,801.85	1,185.50	
	2	38	2,570.87		2,915.35	344.48	1,862.00		115.84	90.08	
	3	70	3,321.88	31.65	664.88	664.88			228.25	134.08	
	6	10	1,000.00		500.00	500.00			40.00	35.00	
	7	56	2,776.07		843.28	806.93	36.35		147.39	123.64	
Brant	1	543	31,902.86	190.48	10,160.62	9,843.06	317.56		2,088.65	958.44	8.80
	2	143	4,823.86	55.52	1,968.61	1,932.19	36.42		430.30	285.07	
	3	17	690.74		467.67	429.67	38.00		51.94	65.63	
	4	21	1,926.03		797.63	797.63			99.08	72.58	
	5	9	580.30		456.54	456.54			60.98	63.09	
Bruce	1	182	9,605.50		3,482.59	3,482.59			561.80	477.67	
	2	52	3,677.28		1,579.53	1,556.20	23.33		184.94	155.95	
	3	58	4,008.92		1,285.32	1,270.80	14.52		278.80	208.61	
	4	32	1,435.42		1,165.41	1,160.78	4.63		91.44	111.93	
	5	55	2,672.65	15.05	1,860.62	1,817.57	43.05		237.45	230.00	
	7	39	1,897.32		818.81	818.81			154.00	108.80	
	8	86	5,358.74	55.21	1,508.22	1,468.02	40.20		364.26	199.50	
	9	6	342.56	32.88	99.82	98.32	1.50		25.50	23.33	
	10	17	2,025.56		159.01	159.01			83.08	59.65	
	11	43	2,133.53		2,615.17	481.64			112.45	63.95	
	12	54	1,800.63	18.00	1,008.64	978.79	29.85		152.65	109.97	
Carleton	1	2,583	122,621.67	967.89	19,668.63	18,954.93	713.70	185.95 2,188.86	9,347.15	5,859.55	
	2	28	1,680.13		407.71	407.71			96.80	93.45	
	3	48	4,419.02		1,545.22	1,533.46	11.76		187.85	155.65	
	4	12	775.77		196.15	196.15			76.75	86.20	
	5	18	1,033.10		431.73	431.73			99.30	92.65	
	6	34	2,168.22		623.79	623.79			185.30	275.49	
	7	1.133	41,635.55	34.07	6,842.55	6,802.73	39.82	196.76 *15.74	3,875.93	2,356.56	

Cochrane	1	149	8,280.68	109.89	3,636.93	3,509.46	127.47		640.70	553.01	2.50
	2	2,383	79,683.22	1,057.38	41,535.62	39,875.49	1,660.13	168.80 1,428.70	7,446.76	5,688.00	
	3	118	7,495.93	37.75	4,848.72	4,791.27	57.45		495.10	785.89	
	4	163	9,755.65	314.16	3,760.62	3,530.82	229.80		541.45	525.34	27.75
	5	170	12,218.29	185.30	4,671.32	4,472.26	199.06		713.35	510.21	
	6	191	6,554.23	206.54	2,445.30	2,435.73	9.57		603.86	482.95	
Dufferin	1	109	6,660.10	38.49	1,822.93	1,751.82	71.11		498.20	272.90	
	2	56	3,747.97	19.25	1,164.48	1,160.48	4.00		211.20	152.55	
	5	68	4,260.16		1,567.56	1,567.56			228.13	160.25	
Elgin	1	321	12,413.86		6,377.87	6,377.87			1,176.55	1,123.34	
	2	23	893.61		826.67	826.67			137.70	169.83	
	3	308	18,290.71		6,011.19	5,960.19	51.00		1,303.25	601.90	
	4	82	5,177.98		1,940.30	1,940.30			212.90	383.73	
Essex	2	106	5,519.58		1,800.30	1,793.26	7.04		440.90	335.57	
	3	36	3,299.47	114.54	1,074.74	1,029.33	55.41		182.40	111.65	
	4	42	2,623.37		2,012.78	2,012.78			185.10	155.89	
	5	77	6,466.37		2,336.94	2,336.94			324.05	329.05	
	6	24	3,119.84		1,144.92	1,144.92			115.98	59.25	
	7	959	52,751.50	24.00	16,646.45	16,636.09	10.36	265.48	4,051.60	3,946.96	
	8	49	3,618.67	11.50	2,253.44	2,232.95	20.49		271.30	220.96	
	9	21	771.36		646.66	646.66			119.25	105.54	
Frontenac	1	697	33,800.07	196.55	11,110.76	10,947.92	171.44		2,294.91	1,350.07	
	3	17	1,826.23		418.40	418.40			46.81	58.25	
	4	36	3,115.00		1,073.88	982.16	91.72		182.23	253.16	
	5	6	534.73		169.73	169.73			25.41	11.50	
	6	27	2,000.00	52.00	877.87	877.87			134.00	68.70	
	7	22	1,500.00						30.00	52.50	
Grey	1	235	12,012.87		2,910.61	2,900.61	10.00		935.37	406.95	
	2	73	3,697.22	2.50	1,947.21	1,878.50	68.71		267.06	235.85	
	3	100	4,543.71	63.63	1,786.74	1,275.63	511.11		290.05	194.40	
	4	81	6,911.54	365.05	1,881.62	1,766.80	114.82		329.75	338.74	
	5	74	4,476.96	1.75	2,337.58	2,337.58			373.25	374.00	
	6	37	1,526.61	44.60	719.84	620.24	55.00		137.35	174.45	
	7	174	8,276.11	55.19	2,275.51	2,223.25	52.26		544.75	500.00	
	8	71	3,932.14	26.03	1,111.94	918.50	193.44		262.80	250.00	

*Part of calendar year only.

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:—*Continued*

Name of County, United Counties, or District	No. of Divisions	No. of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Haldimand	1	40	3,120.05	12.15	465.22	395.22	70.00		212.10	121.25	
	2	47	3,725.51	68.90	1,177.69	1,110.92	66.77		152.41	102.95	
	3	101	6,495.42	63.50	2,731.08	2,794.58	43.50		382.22	274.40	
	4	71	5,373.33		1,701.68	1,701.68			304.39	271.15	
	*5	3	77.68		16.30	16.30			28.60	2.35	
Haliburton	1	22	1,392.85		1,191.97	1,191.97			91.00	135.35	
	2	50	2,714.22		1,837.72	1,837.72			189.90	104.70	
	3	25	1,146.34		445.47	445.47			89.38	101.11	
Halton	1	82	5,023.61	14.00	1,230.42	1,145.51	84.91		245.36	156.69	
	2	191	9,101.50	63.63	4,183.17	4,165.01	18.16		573.05	602.97	
	3	150	5,398.10	32.58	2,100.78	1,940.36	160.42		425.60	138.55	
	4	102	4,967.22	65.26	2,258.97	1,999.53	259.44		344.64	198.05	
	5	14	525.39		336.09	336.09			63.55	32.30	
	6	93	5,935.18		2,604.89	2,303.41	301.48		474.22	351.36	
Hastings	1	548	21,316.12	127.04	7,417.83	7,151.72	266.11		2,033.63	1,088.89	
	2	46	1,694.41		683.62	683.62			171.24	235.89	
	4	85	4,737.08	21.40	2,108.19	2,075.27	32.92		281.01	186.26	
	5	46	3,107.78	3.00	1,754.90	1,507.47	247.43		193.91	155.40	
	6	102	4,490.39	67.67	2,035.72	1,965.67	70.05		379.95	317.35	
	7	25	5,000.00		1,800.00	1,800.00			60.00	75.00	
	8	28	1,574.81	2.50	397.57	397.57			141.15	99.87	
	9	192	5,811.15		790.65	790.60	.05		683.99	325.40	
	10	24	1,050.76	16.77	874.78	864.78	10.00		116.45	102.35	
	11	31	1,384.97		191.68	128.60	63.08		88.67	85.00	
	12	88	2,584.78	2.72	978.59	855.72	122.87		282.51	255.26	

Huron	1	125	6,462.90		3,200.07	2,936.14	263.93		518.69	358.93	
	2	89	4,228.81	263.24	2,752.88	2,400.44	352.44		358.40	247.12	
	3	35	2,420.26	196.00	508.85				105.40	48.58	
	4	71	6,055.50		2,257.30	2,257.30			347.15	296.50	
	5	66	4,629.34	78.94	2,281.34	2,215.69	65.65		276.70	153.55	
	6	12	477.07	16.90	248.22	212.27	35.95		68.00	93.05	
	7	10	670.54		77.65	77.65			38.35	34.80	
	8	88	4,374.08	360.70	1,303.81	914.47	389.34		231.35	58.66	
	9	28	1,489.33		1,045.50	1,045.50			104.61	133.10	
	10	49	5,000.00		1,035.48	1,035.48			91.22	75.00	
	11	29	2,574.88	61.10	1,162.10	1,065.80	96.30		125.55	105.05	
	12	80	3,376.09		736.17	736.17			226.28	103.70	
Kenora	1	172	10,722.29	228.20	4,904.13	4,552.94	351.19		661.30	299.40	
	3	42	2,572.98	100.16	1,020.89	922.14	98.75		116.20	75.00	
	4	119	6,086.00	198.45	2,786.09	2,305.34	480.75		418.40	271.56	
Kent	1	561	32,351.49	695.51	14,801.58	13,957.98	843.60		2,256.20	1,496.86	
	2	82	4,310.76	46.90	1,753.36	1,743.80	9.56		323.30	241.50	.50
	3	65	2,726.54	66.48	1,399.79	1,367.54	32.25		305.90	196.14	
	4	117	5,685.52	6.00	1,960.60	1,951.60	9.00		390.86	353.12	
	5	208	9,254.46	69.42	4,654.43	4,531.88	122.55		739.50	450.97	2.58
	6	47	2,657.66		3,850.18	1,192.52			136.63	138.11	
	7	104	4,731.82	1.42	2,372.39	2,326.83	45.56		390.50	357.58	
Lambton	1	574	25,865.44	174.05	8,515.65	8,416.52	99.13		1,742.37	821.95	
	2	38	2,399.46		789.10	771.85	17.25		172.40	201.12	
	3	12	510.28	6.00	296.52	296.52			40.00	49.70	
	4	15	2,000.00		165.81	165.81			69.97	12.98	
	5	52	1,928.74		1,083.37	1,039.05	44.32		162.65	74.30	
	6	51	2,241.89	4.00	1,193.50	1,162.70	27.00		165.38	104.60	
	8	115	7,158.63	361.64	2,298.80	1,930.34	368.46		595.30	290.79	
	9	12	827.68		339.72	339.72			51.70	18.35	
Lanark	1	105	4,970.55	180.40	1,917.67	1,841.59	76.08		395.50	207.45	
	2	48	2,792.39	15.87	988.60	969.23	19.37		119.35	161.20	
	3	175	5,976.97	32.35	1,648.38	1,630.66	17.72		503.28	317.77	
	4	372	18,265.42	9.47	10,333.28	10,333.28			1,619.25	903.06	
	5	61	3,341.78		966.41	952.41	14.00		191.90	184.45	

*Abolished.

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:—*Continued*

Name of County, United Counties, or District	No. of Divisions	No. of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Leeds and Grenville	1	385	12,149.75	30.11	6,468.39	6,349.48	118.91		1,229.00	561.02	6.40
	2	165	5,863.81	147.63	4,070.48	4,033.56	36.92		677.25	378.55	
	3	62	3,723.81	160.60	2,454.54	2,450.56	3.98		301.34	211.97	
	4	42	2,057.90	.19	837.70	836.84	1.05		165.10	91.90	
	5	20	1,070.72	53.96	401.14	365.64	35.50		70.00	40.00	
	6	94	6,687.24		2,750.94	2,738.94	12.00		454.73	425.00	
	7	16	782.55	85.15	643.35	630.18	13.17		85.30	61.15	
	8	41	2,118.53		980.00	980.00			211.67	59.93	
	9	24	1,308.93	15.00	632.18	616.43	15.75		107.60	105.58	
	10	10	850.62		403.20	403.20			23.55	30.00	
	11	19	14,319.22		472.98	472.98			85.86	40.90	
	12	26	1,728.43		465.17	465.17			95.45	55.78	
Lennox & Addington	1	81	3,800.75	3.68	1,437.16	1,357.96	79.20		231.33	256.50	
	7	53	5,000.00	44.10	1,869.13	1,869.13	44.10		200.00	150.00	
	8	9	317.10		12.27	12.27			18.50	28.00	
	9	18	1,322.13		385.83	385.83			43.90	74.94	
Lincoln	2	503	33,754.28	504.79	11,528.86	10,994.06	534.80		2,082.90	1,424.74	
	3	42	1,794.35		3,006.22	1,211.87			204.05	219.00	
	5	139	9,598.07	71.23	4,305.80	4,167.83	137.97		525.40	480.53	
Manitoulin	1	47	2,856.58		1,148.67	1,148.67			155.90	266.17	
	2	86	6,388.53		2,932.45	2,932.45			264.40	169.10	
	3	17	1,161.55	13.49	1,432.23	1,415.18	17.05		120.39	115.00	

Middlesex	1	1,291	68,616.21	1,420.20	22,517.09	21,326.03	1,110.16	472.80	4,737.69	2,217.12	
	2	119	6,059.07	628.52	3,246.77	2,902.15	366.58		450.47	231.71	
	3	81	3,529.00	11.00	1,789.58	1,784.58	5.00		269.90	48.75	
	4	41	1,795.84		494.65	494.65			157.60	147.43	
	5	60	4,189.96	91.07	1,579.34	1,532.80	46.54		261.58	210.03	
	6	70	3,929.09	67.06	2,384.79	2,368.79	86.50		227.02	134.83	
	7	22	881.29	5.50	803.88	785.93	17.95		81.75	93.85	
	8	41	1,662.83		800.79	800.79			123.12	194.46	
	9	669	29,579.29	103.90	9,626.13	9,481.98	144.15		2,029.34	1,274.78	
Muskoka	1	67	5,750.00		1,460.61	1,460.61			238.78	225.00	
	2	63	2,306.58		1,001.21	1,001.21			220.78	211.65	
	3	78	3,424.84	4.00	1,323.54	1,300.04	23.50		258.70	158.13	
Nipissing	1	76	4,517.20	48.75	1,978.19	1,976.19	2.00		290.65	231.50	
	2	30	1,188.22	48.93	917.68	881.88	35.80		99.70	52.45	
	3	706	37,412.14	146.46	9,351.63	9,229.24	122.39		2,485.34	1,663.72	
Norfolk	1	254	14,742.46	2,031.29	11,782.43	10,829.63	952.80		977.90	562.61	
	2	106	4,716.00	53.78	2,074.94	2,074.94	6.16		398.00	270.70	
	3	23	1,534.83		398.64	398.64			86.15	80.00	
	4	130	10,967.73	247.61	9,706.51	9,197.40	509.11		479.60	318.10	14.00
	5	14	915.84	3.26	837.59	817.32	20.27		80.30	83.13	
	6	80	3,105.97	28.10	973.40	903.39	70.01		243.13	253.11	
	7	22	1,367.19		571.46	538.21	33.25		150.80	125.00	
	8	49	2,848.80	14.00	839.16	839.16			208.74	82.65	
Northumberland and Durham	1	125	6,831.83	2.50	1,685.63				515.59	324.00	
	2	54	3,667.14	3.00	1,173.39	1,155.89	17.50		229.20	211.20	
	3	186	6,946.93	42.66	2,805.34	2,677.13	128.21		701.83	315.85	
	4	43	1,888.98		1,054.71	1,054.71			185.52	171.50	
	5	205	9,493.68	6.00	3,616.50	3,610.40	6.10		669.71	364.46	
	6	19	530.50		292.82	292.82			49.19	55.10	
	7	69	4,793.62	118.12	2,300.59	2,299.02	1.57		336 96	246.85	
	8	82	3,988.21	205.85	1,778.37	1,325.32	453.05		331.39	237.05	
	9	79	4,566.56		3,051.31	2,973.59	77.72		262.39	287.41	
	10	16	441.73		201.79	201.79			44.95	65.01	
	11	178	7,414.82	22.95	3,846.86	3,846.86			605.00	483.12	

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:—*Continued*

Name of County, United Counties, or District	No. of Divisions	No. of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	1	92	4,948.98	20.39	2,106.39	2,064.81	41.58		404.80	264.05	
	2	55	4,724.38	50.00	2,047.80	2,047.80			244.91	219.36	
	3	77	4,827.99	5.00	1,338.05	1,310.55	27.50		320.29	222.06	
	4	35	3,015.79		1,530.24	1,366.91	180.85		203.74	138.60	
	5	32	3,440.72		523.35	523.35			120.35	102.33	
	6	16	1,837.52		357.86	357.86			94 22	42.18	
	7	30	1,622.98		949.21	925.71	23.50		126.30	125.00	
	8	667	29,200.33		12,020.55	11,999.07	21.48		2,487.31	1,245.09	
Oxford	1	552	21,399.72	68.36	12,482.89	12,431.07	51.82		1,713.30	803.14	
	2	24	998.44		405.48	405.48			71.92	91.75	
	3	65	2,240.00		1,500.00	1,500.00			250.00	150.00	
	4	51	3,621.77	287.75	1,438.95	1,428.68	10.27		265.00	258.00	
	5	227	9,066.77	41.42	4,023.86	3,907.49	120.99		776.00	392.25	
	6	142	11,501.31		7,342.87	7,187.24	155.62		485.65	491.70	
	7	39	1,323.69	36.08	654.73	654.35	.38		117.22	72.25	.38
Parry Sound	1	122	7,467.72	44.62	2,261.11	2,168.27	92.84		534.70	304.42	
	4	64	4,534.19	10.00	1,185.10	1,047.72	137.38		222.10	145.20	
	5	19	899.82	453.86	453.86				63.26	55.75	
	6	66	4,441.06		1,670.40	1,670.40			240.63	406.70	
	7	71	5,672.73	66.71	2,101.40	2,066.70	34.70		299.10	280.75	
Peel	1	137	6,664.46		2,850.90	2,850.90			366.92	263.42	
	2	57	4,414.37		1,149.13	1,149.13			291.20	287.16	
	3	53	3,582.33		313.89	313.89			209.48	226.69	
	4	21	1,739.42		1,955.39	215.97			119.35	116.40	

Perth	1	356	19,325.01	157.06	5,787.06	5,717.86	69.20		1,319.75	601.74	4.00
	2	94	6,518.42		1,552.37	1,551.37	1.00		257.91	189.75	
	3	119	15,538.40		3,197.17	3,197.17			232.05	207.42	
	4	1	500.00		205.44	205.44			6.40	3.45	
	5	34	2,674.50		990.98	944.89	46.09		117.25	130.01	
	6	194	12,595.47		5,765.91	5,756.06	9.85		822.30	785.57	
Peterborough	1	429	23,848.46	85.51	6,882.42	6,817.15	65.27		1,829.80	941.52	
	2	45	4,420.29	.12	902.72	817.72	85.00		171.20	94.16	
	4	13	561.43		421.82	421.82			36.20	34.20	
Prescott and Russell	1	17			476.34	476.34			64.15	40.75	
	2	78	2,905.48	2.77	1,422.93	1,422.93			252.12	176.98	
	3	14	580.97	55.64	636.13	636.13			52.95	65.00	
	4	77	5,047.57		1,604.27	1,604.27			295.78	4,997.15	
	5	28	2,554.09		699.39	699.39			137.70	121.40	
	6	54	3,337.43		1,328.18	1,328.18			246.52	178.10	
	7	116	5,168.52	15.48	1,434.65	1,415.87	18.78		287.50	181.39	
	8	27	1,880.32	.39	936.83	936.83			120.80	154.00	
	9	63	3,240.87	6.40	1,239.39	1,239.39			211.18	123.85	
	10	38	2,500.00		1,012.51	1,012.51			152.50	195.00	
	11	40	4,274.80		820.42	816.52			182.24	174.30	
Prince Edward	1	166	6,219.68	349.07	2,687.21	2,492.77	194.44		624.61	456.63	
	4	2	451.20	.80	163.50	163.50			62.33	68.55	
	5	19	1,295.90	114.15	556.21	556.21			120.10	92.55	
Rainy River	1	117	6,298.94	100.93	1,951.53	1,750.42	201.11		468.31	361.25	6.59
	2	11	485.44	.54	113.07	102.53	.54		26.50	37.75	
	3	30	3,500.00		2,500.00	2,500.00			125.00	110.00	
Renfrew	1	390	17,484.38	10.69	6,401.33	6,316.14	85.19		1,209.95	1,022.15	10.69
	2	17	976.45		251.37	251.37			44.80	41.35	
	3	290	14,804.11	476.55	5,715.58	5,636.05	79.53		1,132.37	588.85	
	4	141	5,718.19	23.13	2,712.09	2,690.09	22.00		527.95	304.92	
	5	40	2,831.69	15.00	818.92	818.92			175.30	175.67	
	6	33	879.37		456.64	456.64			130.55	96.30	
	7	175	12,466.35		2,516.68	2,516.68			622.18	614.15	

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:—*Continued*

Name of County, United Counties, or District	No. of Divisions	No. of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Simcoe	1	197	11,540.00	95.94	5,151.23	5,083.23	68.00		862.75	484.55	
	2	50	1,540.31		1,540.31	1,110.15	12.75		240.70	172.65	
	3	45	2,303.95	304.60	1,353.28	1,336.75	16.53		186.20	128.10	
	4	117	7,538.26		2,501.94	2,490.35	206.74		486.90	399.07	
	5	53	2,874.55	59.85	1,311.16	1,285.99	25.17		176.80	170.69	
	6	655	25,053.74	116.43	10,530.82	10,338.12	192.70		2,194.70	1,085.54	
	7	39	2,252.14		677.90	609.20	68.70		170.50	128.35	
	8	99	6,576.14	25.36	1,418.83	1,418.83			241.87	127.83	
	9	150	10,000.00		5,000.00	5,000.00			400.00	200.00	
	10	52	3,352.58		1,517.59	1,517.59			302.88	265.31	
	11	200	7,756.07	245.52	3,710.33	3,700.18	10.15		759.40	428.09	
Stormont, Dundas and Glengarry	1	32	2,903.20		1,228.99	1,228.99			123.20	45.50	
	2	61	4,384.08	56.86	2,297.76	2,297.76			217.45	48.60	
	3	642	18,967.50	1.00	10,009.34	10,001.34	8.00		2,163.40	1,218.70	
	4	20	967.27		309.24	242.24	67.00		109.39	95.95	
	5	149	6,906.10	49.40	2,160.18	2,128.53	31.65		536.70	348.80	
	6	132	4,793.84	130.97	1,524.43	1,398.45	283.04		384.09	265.65	
	7	44	2,439.57		1,385.66	1,385.66			158.85	173.33	
	8	36	2,643.17	56.75	1,016.27	991.31	24.96		138.40	95.05	
	9	41	1,619.59		756.21	756.21			129.40	136.45	
	10	131	6,927.24	192.02	2,540.02	2,378.29	161.73		386.45	295.03	
	11	27	1,690.50		669.22	639.88	29.34		90.65	101.83	
	12	33	1,937.81		426.13	426.13			116.50	146.85	
Sudbury	1	1,238	79,500.45	1,790.45	25,166.92	23,433.13	1,733.79	404.35 *234.31	3,195.05	3,445.90	38.50
	2	32	1,684.38		40.00	40.00			100.60	51.55	
	3	14	609.61		172.61	164.75	7.86		42.38	89.50	
	4	24	1,871.32		628.67	589.46	39.21		95.19	191.22	
	5	105	5,281.26	10.00	967.41	957.41	10.00		329.50	320.00	

Temiskaming	1	115	7,289.65	75.45	3,358.28	3,255.27	103.01		521.28	259.80	
	2	195	10,111.73	29.35	2,895.08	2,895.08			695.10	329.10	
	3	80	5,175.85	78.43	3,751.15	3,746.15	5.00		336.00	183.10	
	4	1,287	52,379.67	1,020.30	22,784.24	21,230.81	1,553.43	491.84	4,806.15	2,107.83	37.52
Thunder Bay	1	488	30,647.62		11,008.90	11,008.90			2,097.97	1,543.08	
	2	40	400.00		672.64	640.69	31.95		105.50	26.75	
	3	498	30,774.00	415.21	12,365.31	11,798.62	566.69		1,780.57	1,160.85	
	4	8	524.48		307.42	307.42			32.36	19.60	
Victoria	1	11	773.13		192.42	192.42			50.07	24.40	
	2	34	1,082.21	22.35	1,104.56	1,085.45	19.00		76.55	142.27	
	3	39	1,160.81	507.21	507.21				99.65	61.84	
	4	24	2,400.00		405.99	405.99			76.00	76.75	
	5	290	12,629.63	145.55	5,103.30	4,996.80	106.50		1,128.16	855.83	20.34
	6	11	376.58		391.41	391.41			53.80	71.95	
	7	29	1,208.35		460.50	460.50			73.20	74.54	
Waterloo	1	758	35,047.91	141.86	10,863.66	10,649.73	213.93		2,305.40	1,453.87	
	2	74	4,082.30		1,282.15	1,282.15			279.00	179.46	
	3	237	10,427.02	15.95	4,407.45	4,249.85	157.60		779.30	331.68	8.45
	4	88	4,223.41	4.78	2,709.61	2,683.46	16.15		282.25	429.30	
	5	38	4,884.08	304.45	745.39	709.44	35.95		177.50	91.00	
	6	51	3,559.64		266.56	266.56			176.55	144.15	
	7	12	320.79	17.82	454.98	454.98			39.88	28.50	
Welland	1	593	25,970.06	144.20	14,117.22	13,942.42	174.80	4.18	2,507.29	1,182.35	
	2	14	621.76		710.33	710.33			86.50	75.00	
	3	244	14,558.95	174.45	4,233.96	3,932.15	127.36		967.69	880.47	
	4	347	19,481.63	418.95	5,391.21	6,063.29	639.56		1,380.60	1,068.85	341.49
	5	78	4,735.09	275.51	1,283.55	1,184.03	104.27		355.15	189.78	
	6	222	16,265.25		6,840.00	6,753.74	86.26		926.09	435.91	
Wellington	1	355	17,458.82	189.02	6,892.35	6,777.84	114.51		1,362.65	781.80	
	2	18	776.17		188.52	188.52			78.49	75.00	
	4	59	2,437.72	20.78	997.69	997.69			182.45	98.95	
	5	36	1,902.23		660.61	659.11	1.50		94.80	75.85	
	6	33	1,687.36	6.50	401.90	387.31	14.59		123.61	65.78	
	7	38	1,900.44	15.00	972.90	892.90	80.00		177.70	129.27	
	8	43	2,775.96	122.73	1,438.35	1,361.86	76.49		204.50	135.01	
	10	75	4,609.15		1,883.19	1,883.19			315.85	213.67	
	11	114	5,262.26		446.30	361.38	84.92		377.45	167.34	

*Part of calendar year only.

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:—*Concluded*

Name of County, United Counties, or District	No. of Divisions	No. of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Wentworth	1	1,222	58,883.49	1,752.53	27,245.78	26,518.01	727.77	513.49	4,878.30	2,597.78	
	2	140	8,266.17	192.24	3,413.00	3,166.15	246.85		560.23	363.91	
	3	69	3,017.73	35.00	1,676.59	1,641.59	35.00		308.55	207.10	
	4	21	1,882.14		649.97	487.08	162.89		111.57	124.72	
	5	9	862.60	11.57	545.82	535.97	19.85		85.00	40.55	
	9	1,666	84,800.14	682.58	23,471.61	22,521.55	950.06	*660.53 *47.28	5,064.75	3,025.15	
York	1	3,517	246,379.49	942.99	47,481.36	44,627.01	2,854.35	417.93 7,037.83	16,117.10	8,179.38	10.99
	2	41	3,363.80		1,282.22	1,282.22			263.85	188.00	
	3	102	5,327.63	24.15	3,316.37	3,186.56	129.81		529.40	330.95	
	4	91	7,313.90	18.93	2,488.08	2,393.08	95.00		413.10	365.60	
	5	57	4,063.23	37.65	948.25	905.77	42.48		246.30	100.75	
	6	55	2,184.81	30.00	578.67	559.72	18.95		191.65	132.95	
	7	21	1,389.68		418.92	418.92			78.61	57.05	
	8	636	36,480.11	123.59	8,147.85	7,951.98	195.87		2,622.80	1,936.77	
	9	1,017	59,843.00	117.77	13,014.94	12,874.23	140.71		4,694.25	2,786.79	5.00
	10	3,531	240,742.61	852.89	42,289.84	41,728.77	561.07		14,860.00	9,178.05	
	11	165	7,859.67	138.14	3,994.41	3,803.39	191.02		707.90	481.32	
Totals	316	55,489	3,003,137.26	29,304.71	1,012,220.09	970,775.81	33,618.24	21,803.81			568.15

*Part of calendar year only.

Statement Respecting Magistrates

MAGISTRATES, PROVINCE OF ONTARIO, 1935

No. of Magisterial District	Counties and Districts in Magisterial Districts	Magistrates in each Magisterial District	Address	Salaries paid by Province and Muni-cipalities	Clerical allowances and other expenses paid by Province	Total fees paid to Province	Fines paid through Office of Inspector of Legal Offices
				$ c.	$ c.	$ c.	$ c.
1	Essex	W. A. Smith, Senior	Windsor	4,000.00	392.60	1,112.42	2,805.00
	Kent	S. B. Arnold	Chatham	3,000.00	233.97	2,163.60	2,572.95
	Lambton	C. S. Woodrow	Sarnia	3,000.00	3.00	414.00	868.00
		D. M. Brodie (*a*)	Windsor	*6,500.00			264.00
		J. A. Hanrahan (*b*)	do	1,500.00			
2	Elgin	C. W. Hawkshaw, Senior	London	3,500.00	468.87	2,308.98	6,390.00
	Middlesex	E. S. Livermore	St. Thomas	3,000.00	718.65	790.05	5,685.50
	Oxford	J. A. Makins	Stratford	3,000.00	403.25	968.85	1,814.00
	Perth	T. W. Scandrett (*c*)	London	*5,000.00	4.70		806.00
	Huron	W. B. Henderson (Deputy) (*d*)	do				
		D. B. Menzies	do	*4,000.00			162.00
3	Bruce	F. Watt, Senior	Guelph	3,500.00	199.97	288.75	1,415.00
	Grey	F. W. Walker	Walkerton	3,000.00	316.30	498.45	459.00
	Dufferin	E. C. Spereman	Owen Sound	3,000.00	468.41	689.50	2,057.00
	Wellington						
4	Brant	J. R. Blake, Senior	Galt	3,500.00	254.80	591.00	1,732.00
		J. J. A. Weir (*e*)	Kitchener	3,000.00	38.75	833.25	1,407.00
	Waterloo	S. A. Jones	Brantford	*3,500.00		16.00	19.00
	Norfolk	E. W. Cross (*f*)	Simcoe	1,375.00	25.90	188.50	265.00
		W. E. Kelly	do	1,698.24	195.03	607.92	415.40
		E. S. Livermore (see Elgin)					25.00
5	Wentworth	J. C. Massie, Senior	Dunnville	3,500.00	896.52	1,066.60	1,105.95
		Alex. Fraser (*g*)	Niagara Falls	375.00	17.13	21.25	45.00
	Haldimand	J. B. Hopkins	do	2,625.00	409.23	371.25	1,527.75
	Lincoln	J. H. Campbell	St. Catharines	3,000.00		560.95	1,108.00
	Welland	H. A. Burbidge	Hamilton	*4,500.00	147.55		3,646.23
		Jas. McKay (Deputy)	do				
6	York	Wm. Keith, Senior	57 Adelaide St. E., Toronto	3,250.00	21.55	2.95	11,137.50

	Halton	L. J. C. Bull	Brampton	3,000.00	295.30	2,141.40	4,589.50
	Peel	W. E. McIlveen	Oakville	2,500.00	379.99	1,079.00	2,057.25
	Toronto	D. Davidson (Deputy)	Mimico	2,500.00	930.41	1,967.20	4,139.50
		J. E. Jones	Toronto	*6,000.00			695.00
		R. J. Browne	do	*5,000.00			
		A. L. Tinker	do	*3,100.00			
		Thos. O'Connor	do	*6,000.00			
7	Ontario	C. Jeffs, Senior	Barrie	3,500.00	645.85	1,327.70	2,369.00
	Simcoe	C. F. Bick	Cannington	2,500.00	1,210.64	893.75	1,485.00
	Muskoka	F. S. Ebbs	Oshawa	3,000.00	580.01	1,838.75	3,865.00
8	Northumberland & Durham.	O. A. Langley, Senior	Peterborough	3,500.00	276.36	412.50	1,484.75
		W. A. F. Campbell	Port Hope	3,000.00	922.00	1,437.25	6,424.75
	Peterborough	E. A. Gee	Lindsay	3,000.00	865.94	311.00	1,650.00
	Victoria						
	Haliburton						
9	Hastings	E. J. Butler, Senior	Belleville	3,333.35	401.25	580.70	1,363.00
	Lennox and Addington	J. M. Farrell (*h*)	Kingston	437.50	19.40	28.50	74.00
	Frontenac	J. A. Shea	do	2,625.00	538.22	462.75	1,387.00
	Prince Edward	J. L. Lloyd	Northbrook	1,875.00	520.08	365.35	354.00
		R. R. Casement (*i*)	Madoc	625.00	21.61	32.92	110.00
10	Renfrew	G. R. Boucher (*j*)	Ottawa	291.67	24.50	34.00	29.00
	Lanark	L. H. Clayton, Senior	do	3,208.33	388.81	1,684.75	3,746.75
	Carleton	W. K. MacGregor	Pembroke	2,500.00	840.07	66.75	1,245.00
		J. T. Kirkland	Almonte	3,000.00	322.63	701.70	365.00
		G. E. Strike	Ottawa	*5,000.00			921.00
		M. J. O'Connor (Deputy)	do	*1,500.00			
		J. F. McKinley (Deputy) (*k*)	do				

(*a*) D. M. Brodie receives $5,500 as Magistrate and $1,000 as Juvenile Court Judge.

*Salary paid by municipality.

(*b*) J. A. Hanrahan receives $1,000 as Magistrate and $500 as Deputy Juvenile Court Judge.

(*c*) T. W. Scandrett dismissed 14th Dec., 1935; D. B. Menzies appointed 1st Aug., 1935, *pro tem*, at $250 per month by Province; appointed permanently 15th Dec., 1935, at $4,000 per annum by City of London.

(*d*) W. B. Henderson resigned 15th Mar., 1935.

(*e*) J. J. A. Weir died 1st Dec., 1935.

(*f*) E. W. Cross resigned 31st May, 1935; W. E. Kelly appointed 1st June; remained in office until 10th Dec. only, when E. S. Livermore assumed office.

(*g*) Alex. Fraser dismissed 15th Feb., 1935; J. B. Hopkins appointed same date at $3,000 per annum.

(*h*) J. M. Farrell resigned 15th Feb., 1935; J. A. Shea appointed same date at $3,000 per annum.

(*i*) R. R. Casement dismissed 31st March, 1935; J. L. Lloyd appointed 1st April, 1935, at $2,500 per annum.

(*j*) G. R. Boucher resigned 31st Jan., 1935; L. H. Clayton appointed 1st Feb., 1935.

(*k*) J. F. McKinley appointed Deputy Magistrate from 1st Feb., 1936; exclusive jurisdiction in Counties of Prescott, Grenville, Dundas, Carleton and Russell to try cases under Children's Protection Act, Deserted Wives Maintenance Act, etc.

MAGISTRATES, PROVINCE OF ONTARIO, 1935—*Concluded*

No. of Magisterial District	Counties and Districts in Magisterial Districts	Magistrates in each Magisterial District	Address	Salaries paid by Province and Municipalities	Clerical allowances and other expenses paid by Province	Total fees paid to Province	Fines paid through Office of Inspector of Legal Offices
				$ c.	$ c.	$ c.	$ c.
11	Leeds and Grenville	G. A. Wright, Senior	Brockville	3,000.00	472.14	664.21	2,992.90
	Dundas	John McCormick	Winchester	2,500.00	191.04	664.25	1,382.00
12	Glengarry	R. Labrosse, Senior	Vankleek Hill	3,500.00	1,042.08	620.00	2,008.25
	Prescott and Russell	P. C. Bergeron	Cornwall	625.00	74.85	122.70	285.00
	Stormont	D. G. McDonell (*a*)	do	1,187.50		670.00	1,132.00
13	Cochrane	S. Atkinson, Senior	Haileybury	3,750.00	1,656.68	4,337.50	1,080.00
	Temiskaming	E. R. Tucker	Cochrane	3,500.00	727.28	1,117.25	1,130.00
		Dr. L. Tyrer	Moosonee	500.00			
14	Nipissing	J. H. McCurry	North Bay	3,500.00	689.23	1,811.00	1,612.00
	Parry Sound (East Portion).						
15	Sudbury	J. S. McKessock, Senior	Sudbury	3,500.00	69.88	1,176.00	1,107.00
	Manitoulin	T. H. Wolfe	Chapleau	2,500.00	1,053.22	427.18	645.00
	Parry Sound (West Portion).	F. W. Major	Gore Bay	1,800.00	523.59	147.75	419.00
		A. D. Meldrum	Parry Sound	2,500.00	338.89	463.80	1,079.50
16	Algoma	A. Elliot, Senior	Sault Ste. Marie	3,500.00	41.75	187.75	315.00
		E. Arthurs	Espanola	2,500.00	1,527.06	362.35	652.00
17	Thunder Bay	S. C. Young, Senior	Port Arthur	3,000.00	60.69	228.50	672.50
	Kenora	J. A. R. McCuaig	do	3,000.00	483.38	367.75	755.00
	Patricia	J. A. Kinney	Kenora	2,500.00	1,218.96	541.25	1,287.00
		C. D. LeMay (*b*)	Fort William	2,410.70			
18	Rainy River	H. L. Cruso	Fort Frances	3,000.00	200.68	416.25	661.50

(*a*) D. G. McDonell resigned 15th Oct., 1935; P. C. Bergeron appointed 21st Aug., 1935, at $3,000 per annum, but did not assume his duties until 15th Oct., 1935.

(*b*) C. D. LeMay appointed, *pro tem*, 18th March, 1935, at $3,000 per annum.

Statistical Report of the Juvenile Courts

TABLE OF AGE AND SEX

Age	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
7	30	30	7	2	37	32
8	73	57	7	7	80	64
9	129	131	9	3	138	134
10	202	210	11	22	213	232
11	341	296	21	16	362	312
12	429	452	17	27	446	479
13	475	468	31	31	506	499
14	677	668	57	37	734	705
15	650	730	77	75	727	805
16 and over	190	209	24	36	214	245
Totals	3,196	3,251	261	256	3,457	3,507

NATIONALITY OF OFFENDERS

	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
Canadian	2,159	2,230	186	173	2,345	2,403
Newfoundland	8	3	1	......	9	3
England and Wales	299	282	20	19	319	301
Scotland	127	132	7	13	134	145
Ireland	67	62	4	2	71	64
Balkan States	29	26	2	......	31	26
United States	37	59	2	3	39	62
Russia	53	55	9	6	62	61
Poland	158	131	8	11	166	142
Austria	30	24	1	3	31	27
Germany	5	3	......	......	5	3
Italy	92	97	6	3	98	100
France	3	3	......	......	3	3
Greece	4	3	......	......	4	3
Sweden	......	1	......	......	......	1
Holland	5	2	......	......	5	2
Finland	1	3	......	2	1	5
China	1	3	......	......	1	3
Australia	......	......	......	1	......	1
Other nationalities	118	132	15	20	133	152
Totals	3,196	3,251	261	256	3,457	3,507

RELIGION OF OFFENDERS

	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
Anglican	602	563	38	50	640	613
Roman Catholic	1,092	1,054	80	86	1,172	1,140
United Church	506	558	40	37	546	595
Presbyterian	267	280	10	23	277	303
Hebrew	92	114	8	5	100	119
Baptist	206	220	37	13	243	233
Salvation Army	30	25	3	4	33	29
Greek Orthodox	41	25	1	2	42	27
Other	245	345	27	27	272	372
Unknown	115	67	17	9	132	76
Totals	3,196	3,251	261	256	3,457	3,507

NATURE OF OFFENCE

	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
Theft	1,185	1,207	53	76	1,238	1,283
Shopbreaking and Theft	251	242	8	7	259	249
Housebreaking and Theft	141	156	1	4	142	160
Shopbreaking	66	83	1	2	67	85
Housebreaking	43	50	......	......	43	50
Disorderly	193	155	10	3	203	158
Breach of By-laws	159	181	2	11	161	192
Damage of Property	421	357	6	4	427	361
Vagrancy	46	101	15	38	61	139
Habitual Truancy	172	129	68	35	240	164
Trespass	149	253	5	2	154	255
Gambling	7	32	......	5	7	37
Indecency	22	12	4	3	26	15
Immorality	9	12	11	7	20	19
Other Offences	332	281	77	59	409	340
Totals	3,196	3,251	261	256	3,457	3,507

FINES COLLECTED

	1934	1935
Fines Collected	$566.93	$620.09

DISPOSITION OF CASES

	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
Adjourned Sine Die	919	1,414	72	95	991	1,509
Suspended Sentence (in care of Court)	150	107	5	9	155	116
Suspended Sentence (probation)	966	672	82	50	1,048	722
Suspended Sentence (on own undertaking)	474	394	27	24	501	418
Industrial School	114	65	30	26	144	91
Bowmanville School	23	39	......	5	23	44
Working Boys' Home	55	71	6	1	61	72
Fined	88	116	1	2	89	118
Dismissed	162	179	12	12	174	191
Other Dispositions	213	169	26	32	239	201
Spanked	32	25	......	......	32	25
Totals	3,196	3,251	261	256	3,457	3,507

JUVENILE COURTS AND OFFICERS

The Juvenile Delinquents Act, 1908 (Canada) has been proclaimed in the following areas.

PLACE	JUDGE
Ottawa	J. F. McKinley
Toronto	H. S. Mott; R. S. Hosking (Deputy)
Temiskaming	S. Atkinson (Magistrate)
Stratford, St. Mary's, Perth	J. A. Makins (Magistrate)
Kitchener, Waterloo	Vacant
Brantford, Brant	A. D. Hardy (County Judge)
Galt	John R. Blake (Magistrate)
Windsor, Walkerville, Ford	D. M. Brodie (Magistrate)
Grey County and Owen Sound	E. C. Spereman (Magistrate)
Haldimand	J. C. Massie (Magistrate)
Huron	Vacant
Hamilton	H. A. Burbidge (Magistrate)
Nipissing	C. S. McGaughey
Stormont, Dundas, Glengarry	Vacant
London, Middlesex	D. B. Menzies (Magistrate)
Lincoln County and St. Catharines	J. S. Campbell (County Judge)
Port Colborne	J. C. Massie (Magistrate)
Cochrane	E. R. Tucker (Magistrate)
Dundas	Vacant
Oshawa	F. C. Jarrett
York	Wm. Keith (Magistrate)
do	Douglas Webster (Deputy)

List of Justices of the Peace

JUSTICES OF THE PEACE

Algoma District

Name of J.P.	*Resident at*
Alex. Murray	Ophir
John Carlyle	Blind River
N. H. Peterson	Bruce Mines
Jack DuBroy	Oba
J. C. McDonald	Goudreau
George Linklater	White River
C. J. Barnes	Hornepayne
J. W. Darby	Massie
John Elliott	Thessalon
Neil Munro	Echo Bay
Chas. C. McPhee	Desbarats
A. R. Regan	Espanola
P. A. Arnott	Wa Wa
Geo. W. Graham	Walford Stn.
Col. S. N. Penhorwood	Sault Ste. Marie
R. H. McMeekin	Sault Ste. Marie
Peter Cosco	Sault Ste. Marie
E. A. Lamothe	Franz
Andrew Autio	Wabos

Brant County

R. J. Gillen	Brantford
Frank W. Inksater	Paris
B. B. Patten	St. George
Col. W. K. Muir	Burford
Geo. Knox	Oakland
Frank J. Calbeck	Brantford
E. J. Campbell	Brantford
K. V. Bunnell	Brantford
George Hearn	Burford
F. W. Thompson	Brantford
Thos. Walker	Onondaga

Bruce County

John Good	Teeswater
Eugene Martyn	Ripley
Wm. Murdie	Lucknow
Walter Newman	Wiarton
C. H. Drummond	Port Elgin
John McCool	Walkerton
E. A. Henry	Kincardine
W. B. Moore	Lion's Head
H. Spencely	Tobermory
H. M. Merriam	Tara
C. J. Halliday	Chesley
Dan. A. McLaren	Tiverton
E. J. Downs	Hepworth
I. Shoemaker	Paisley
Wm. Eldridge	Southampton

Carleton County

S. Lionel Poirier	Ottawa
John Stanton	Galletta
Dr. W. G. Robertson	Carp
T. E. Saunders	Woodroofe
Gordon Danby	Richmond
Cameron Thomson	North Gower
R. E. Nelson	Cityview
George W. McLeod	Ottawa
J. M. Jackson	Ottawa
John P. Balharrie	Ottawa
Henry R. Washington	Ottawa
Charles McCarthy	Ottawa
J. W. Kennedy	Ottawa
Richard Manion	Eastview
D. Epstein	Ottawa

Cochrane District

Name of J.P.	*Resident at*
J. H. E. D'Aoust	Kapuskasing
H. Millette	Hearst
F. K. Ebbitt	Iroquois Falls
N. Caron	Timmins
Harry Johnson	Monteith
Laval Warrell	Cochrane
Austin Neame	Timmins
Geo. Drew	Timmins
C. A. Saville	Kapuskasing
George Kydd	Cochrane
W. King	Timmins
Dan. Johnson	Matheson
J. A. Mageon	Ansonville
Chas. Valiquette	Smooth Rock Falls
Joseph Philias	Fauquier
Joseph Cleophas	Moonbeam
Joseph A. Berube	Opasatika
Joseph Gedeon	Mattice
H. E. Montgomery	Timmins
Jos. Gallagher	S. Porcupine
J. P. F. Boileau	Van Gagne
C. H. Mounfield	Island Falls
Chas. J. Dawson	Hoyle
A. H. Cook	Schumacher

Dufferin County

Stewart Tate	Grand Valley
Josiah A. Marshall	Orangeville
F. T. Brown	Shelburne

Elgin County

A. Petherick	West Lorne
Miss D. MacKenzie	St. Thomas
Ernest L. Lashbrooke	Rodney
K. W. McKay	St. Thomas

Essex County

P. E. Lanoue	East Windsor
L. W. Allison	Essex
Major H. H. Timmins	Amherstburg
Robt. Black	Kingsville
Wm. Stewart	Pelee Island
J. J. Donnelly	Sandwich
Eugene J. Lajeunesse	LaSalle
E. Boutelier	Tecumseth
J. A. Munger	Harrow
George F. Warlow	Windsor
Lloyd V. Wilson	Windsor
Andrew W. Reid	Windsor
Eugene Klein	Windsor
Claude Ainslee	Comber
Samuel French	Leamington
W. F. Malott	Cottam
Thos. L. Renaud	McGregor

Frontenac County

Dr. W. W. Sands	Kingston
J. D. Cosgrove	Wolfe Island
Col. H. Stetham	Kingston
A. J. Buell	Sharbot Lake
Jas. E. Davidson	Parham
Samuel Jamieson	Battersea
B. R. Newton	Arden
C. O. Drader	Inverary

JUSTICES OF THE PEACE—*Continued*

Grey County

Name of J.P.	*Resident at*
Hubert J. Ellis	Meaford
G. Herbert Boone	Thornbury
John McQuaker	Owen Sound
John Mills	Hanover
Dr. J. A. McArthur	Markdale
James O. Dargavel	Flesherton
John H. Sudden	Chatsworth
Dr. C. E. Wolfe	Durham
D. T. Wright	Dundalk
Thomas H. Carson	Owen Sound
Bruce Hamilton	Clarksburg

Haldimand County

James MacGregor	Caledonia
H. J. Hoshal	Cayuga
Chas. Bilger	Dunnville
J. O. Slack	Hagersville
E. G. Hoover	Selkirk
J. B. McKenzie	Jarvis

Halton County

J. B. Moat	Oakville
H. M. Pettit	Milton
Walter T. Evans	Georgetown
G. A. Dills	Acton
Rev. W. C. Riddiford	Burlington
W. J. Stewart	Burlington
E. Y. Barraclough	Glen Williams
Wm. Goudy	Limehouse

Hastings County

Cyril Ross Turley	Frankford
Col. A. E. Bywater	Trenton
H. W. Sabine	Marmora
A. W. Gordon	Bancroft
C. F. Walt	Stirling
Adam MacKenzie	Deseronto
William Carswell	Maynooth
Fred Deacon	Belleville
MacKenzie Robertson	Belleville
E. T. Naylor	Madoc
Chas. H. Kerr	Tweed
T. E. Ketcheson	Belleville
Wm. Bain	Trenton

Huron County

B. W. F. Beaver	Exeter
Fred G. Weir	Goderich
Andrew McLean	Seaforth
G. A. MacLennan	Clinton
Allan Lamont	Brussels
W. C. Adams	Wingham
J. H. R. Elliott	Blyth
J. W. Craigie	Goderich
Wm. Bailie	Goderich
W. A. Galbraith	Wingham
Harmon M. Gill	Grand Bend
John M. Govenlock	Seaforth
A. C. Sotheran	Fordwich

Kenora District

Name of J.P.	*Resident at*
D. H. Learmonth	Hudson
J. T. Brett	Kenora
Frank P. McLoughlin	Kenora
A. T. Curtis	Sioux Lookout
R. C. McIver	Sioux Lookout
Dr. Goodison	Red Lake
Joseph Kert	Red Lake
J. A. Charlton	Minaki
John Arron	Dryden
Murray Fromson	Red Lake
W. W. Westaway	Jackson-Manion

Kent County

J. W. Kennedy	Wheatley
Everton Todd	Blenheim
H. Stennett	Ridgetown
Myron Blackburn	Dresden
H. Callwood	Tilbury
F. J. Fletcher	Chatham
Frank Glassford	Wallaceburg

Lambton County

Ernest Preston	Petrolia
James Holme	Alvinston
Wm. Scott	Forest
Wm. Connolly	Watford
Fred Moloy	Thedford
W. W. Stover	Sombra
James Brown	Thamesville
Wm. A. Watson	Sarnia
Thos. A. Langan	Sarnia
Dan. J. McKenzie	Sarnia
Stanley Capes	Brigden

Lanark County

M. P. Coderre	Almonte
H. E. Sinclair, Jr.	Carleton Place
E. J. Young	Perth
Robt. H. Livingston	Smith's Falls

Leeds-Grenville

Clifford Sine	Gananoque
W. S. Bilton	Newboro
R. H. Earle	Merrickville
C. C. Pelton	Kemptville
Elmer Hunter	Cardinal
H. C. Keeler	Spencerville
Fred Rowe	Prescott
Elinore Hare	Brockville
Wm. Holmes	Brockville

Lennox-Addington

Geo. Howard	Amherst Island
W. E. Carscallen	Tamworth
C. P. Stein	Denbigh
Dr. A. C. Tummon	Selby
W. A. Martin	Yarker
G. S. Reid	Napanee
Patrick Gleason	Napanee
Jas. E. Clarke	Northbrook
Alfred McCutcheon	Roblin

Lincoln County

Arthur A. Craise	St. Catharines
Jas. T. Theal	Grimsby
Andrew Allison	Beamsville
Dr. W. S. Hibbard	Smithville

JUSTICES OF THE PEACE—*Continued*

Name of J.P.	*Resident at*
W. D. Caskey	Niagara-on-the-Lake
Chas. A. Ansell	Port Dalhousie
E. B. Osborne	Beamsville
Chas. Taylor	St. Catharines
Miss Winifred Coady	Merritton

Manitoulin District

W. A. Sims	Little Current
J. R. W. Phillips	Manitowaning
T. H. Jackman	Killarney
M. L. Davidson	Gore Bay
Chas. Joyce	Meldrum Bay
David H. Kirk	Spring Bay
W. F. Edmunds	Silverwater
Wesley Anderson	Providence Bay

Middlesex County

Oliver Amos	Lieury
Geo. A. Douglas	Strathroy
H. O. Langford	Glencoe
P. O'Malley	Wardsville
W. L. Gibson	Lucan
W. R. Sibley	Parkhill
J. G. Lethbridge	Glencoe
Miss A. Jackson	London
Alex. G. N. Bradshaw	London
Chas. O. Luton	Belmont
J. A. Reed	Lambeth
John Stuart	London
John S. McLarty	London
K. G. Crawford	London
Walter F. Hungerford	London
James S. Bell	London
Walter J. Brown	London
Albert E. McKay	Poplar Hill
James Rogers	Dorchester

Muskoka District

Wilfred Hall	Gravenhurst
G. F. Hutcheson	Huntsville
Wm. Carr	Bala
George Dennis	Bracebridge
W. J. Brady	Port Carling
Henry Longhurst	Windermere

Nipissing District

F. Goddard	Temagami
George Lamothe	Mattawa
Thos. Stoddart	Copper Cliff
P. McCool	North Bay
John Small	North Bay
J. D. Moreau	North Bay
Alphonse Legendre	Verner
Stanislas Moreau	Field
W. L. Fortier	Sturgeon Falls
Alfred Gignac	River Valley
Alex. MacGregor	Whitney

Norfolk County

J. E. Biddle	Pt. Rowen
D. A. Austin	Simcoe
Harry Misner	Port Dover
Robt. Hanselman	Delhi
Herman Smith	Waterford
Miss Edith C. Gay	Simcoe
John Abel	Langton

Northumberland-Durham

Name of J.P.	*Resident at*
R. M. Cotton	Bowmanville
S. R. Caldwell	Port Hope
J. A. Weatherson	Warkworth
Wesley Stephens	Campbellford
F. M. Brintnell	Colborne
Leslie Wilson	Cobourg
Dennis Larkin	Cobourg
W. T. Wood	Millbrook
Wm. Beacock	Nestleton
Ira B. Solomon	Brighton
J. W. O'Dell	Cobourg

Ontario County

G. S. Vernon	Uxbridge
J. M. Hicks	Whitby
Allan Wallace	Port Perry
James Birchard	Beaverton
Jas. E. Purvis	Cannington
Richard N. Stockill	Oshawa
Charles Hurtibise	Brechin

Oxford County

E. A. Roth	Tavistock
Adam Roth	Woodstock
John McKee	Norwich
W. J. Wilkins	Tillsonburg
H. L. Kipp	Princeton
L. E. Peterson	Drumbo
Robt. Oliver	Thamesford
T. N. Dunn	Ingersoll

Parry Sound District

H. C. Monteith	Powassan
Stanley Brennan	Callander
Dr. J. J. Wilson	Burk's Falls
A. M. Church	Sundridge
J. S. Cole	South River
D. F. Quinlan	Trout Creek
H. R. Hayward	Scotia
Geo. Begin	Britt
E. J. Vincent	Parry Sound

Peel County

George Harris	Cooksville
Joseph Hillock	Caledon
Donald Kennedy	Bolton
Hilton C. Thompson	Port Credit
A. H. Milner	Brampton
J. D. McCannell	Inglewood
Kenneth McIlwrick	Streetsville
James Meek	Alton
Robert Segsworth	Brampton
Aubrey Boyce	Caledon East
H. K. House	Cheltenham
Nelson Lindsay	Malton
Dr. Raynor	Palgrave
Robert Reaburn	Mono Mills
Wm. Aubrey Robinson	Brampton

Perth County

L. A. Fleming	Listowel
Samuel Petrie	Milverton
A. E. Parkinson	St. Mary's

JUSTICES OF THE PEACE—*Continued*

Name of J.P.	*Resident at*
A. D. Cameron	Mitchell
C. W. Hobbs	West Moncton
D. M. Scott	Stratford
Mrs. F. M. Robinson	Stratford
Gottlieb Mueller	Brodhagen

Peterborough County

Name of J.P.	*Resident at*
Chas. S. Tanner	Lakefield
W. A. Richardson	Norwood
Harrison Wing	Havelock
Vincent Eastwood	Peterborough
E. B. Fowler	Peterborough
S. R. Armstrong	Peterborough
George W. Morrow	Peterborough
G. T. Puffer	Peterborough

Prescott-Russell

Name of J.P.	*Resident at*
Ferdinand Lepensee	Plantagenet
Dr. Calvin Morrow	Osgoode
R. Begin	Eastview
D. A. McArthur	Russell
D. R. Poulin	L'Orignal
Percy Lafleche	Casselman
John Shirriff	Rockland
J. D. Presault	Alfred
Eugene Paquette	Hawkesbury
Paul Jousse	Vankleek Hill
John C. Ryan	Rockland

Prince Edward

Name of J.P.	*Resident at*
Frank Harris	Wellington
Clarence Rutter	Picton

Rainy River

Name of J.P.	*Resident at*
D. K. MacGregor	Rainy River
J. W. Walker	Fort Frances
Geo. M. Hughes	Barwick
Louis Hamel	Mine Centre
E. T. McComb	Emo
W. Wright	Atikoken

Renfrew County

Name of J.P.	*Resident at*
Alex. MacGregor	Whitney
Leonard Knuth	Golden Lake
J. W. S. Wilson	Arnprior
J. R. Lockhart	Pembroke
J. F. McDonald	Chalk River
Norman Reid	Westmeath
John C. McIntyre	Eganville
Duncan Stewart	Douglas
James Bennie	Beachburg
Andrew Devine	Renfrew
J. H. Zummach	Killaloe
H. J. Chapeskie	Barry's Bay
Dan. McDonald	Cobden
Jas. Reynolds	Madawaska

Simcoe County

Name of J.P.	*Resident at*
Grant Hill	Orillia
R. S. Cameron	Collingwood
F. Cook	Midland
W. F. Strangways	Beeton
A. W. Smith	Barrie
Jas. Lazonby	Coldwater
T. A. Stone	Hawkestone
Herman J. Charlebois	Penetang
E. M. Garrity	Barrie
N. Ball	Orillia
Miss Jean Canning	Orillia
John Dunn	Alliston
John MacAulay	Elmvale
Denis Nolan	Bradford

Stormont-Dundas-Glengarry

Name of J.P.	*Resident at*
Jas. Dixon	Maxville
Allan McInnis	Iroquois
Walter Beckstead	Morrisburg
M. S. Beckstead	Williamsburg
C. W. Casselman	Chesterville
D. K. MacLean	Finch
J. E. Tallon	Cornwall
Edward MacGillivray	Alexandria
Alex. L. McDermid	Apple Hill
Archibald Tobin	Lancaster
Colin Campbell	Dalkeith
D. D. McCuaig	Bainsville
Willis O. Sheets	Farran's Point
Robert Steven	Cannamore
Nelson McRae	Moose Creek
W. N. Begg	Monckland
Allan Campbell	Dalkeith

Sudbury District

Name of J.P.	*Resident at*
Donald Cameron	Sudbury
T. R. Serre	Chapleau
A. Desautels	Coniston
Dr. J. E. McLean	Capreol
John Brown	Markstay
M. J. Lee	Foleyet
J. R. Sine	Foleyet
Robert Streich	Webbwood
Miss M. J. Dubeau	Warren

Temiskaming District

Name of J.P.	*Resident at*
A. A. McKelvie	New Liskeard
T. G. Towne	Englehart
F. H. Trudeau	Kirkland Lake
Harry Clifford	Haileybury
Dr. J. G. McKee	Elk Lake
Alex. Mackay	Larder Lake
John K. Marty	Metachewan
T. W. Greenlees	Cobalt
J. W. McBain	Kirkland Lake
J. A. Montague	Gowganda
Herb. Bennett	Cain

Thunder Bay District

Name of J.P.	*Resident at*
E. J. O'Brien	Schrieber
James Smyth	Nipigon
L. J. B. Bolduc	Port Arthur
John McLure	Fort William
Wm. Davies	Fort William
George A. Grant	Geraldton
J. C. Hamilton	Port Arthur
Aarne Pajunen	Fort William
D. L. Trennells	Upsala
A. McNaughton	Fort William
L. A. Laliberte	Raith
W. D. Vanderburgh	Dorion

JUSTICES OF THE PEACE—*Continued*

Name of J.P.	*Resident at*
J. S. Cordingley	Nakina
George M. Johnston	Hymers
William Fleming	Quorn
Richard Pifer	Kakabeka Falls
Martin Doyle	Kaministiquia

VICTORIA COUNTY

W. C. Moore	Bobcaygeon
Sidney Vaughan	Omemee
J. B. Codd	Kirkfield
Alex. M. Patton	Lindsay
W. E. Weldon	Oakwood
J. P. Campbell	Woodville
James Grieve	Coboconk
Arthur W. Robson	Fenelon Falls
Harry C. Brown	Lindsay
Dennis O'Leary	Downeyville
Chas. Robinson	Lindsay

WATERLOO COUNTY

Dr. W. L. Hillard	Waterloo
B. W. Zieman	Preston
Berne Flynn	Hespeler
Dr. A. R. Robertson	Ayr
Harry Nahrgang	New Hamburg
Arthur M. Quick	Galt
W. W. Martinson	Elmira
L. D. Leyes	Kitchener
Chas. R. Phelps	Kitchener
Dr. J. H. Engel	Waterloo
A. J. Saunders	Wellesley
Jos. McCartney	Galt
Hubert Diss	St. Clemens
L. A. Heimler	Linwood
Samuel Cassel	Kitchener
R. K. Cowan	Ayr

WELLAND COUNTY

Hugh J. Reilly	Welland
A. P. McAvoy	Port Colborne
D. J. C. Munro	Thorold
George B. Honey	Fort Erie
V. H. Bowen	Niagara Falls
G. A. M. Kaumeyer	Chippawa
Chas. Shepard	Crystal Beach
E. O. Disher	Ridgeway
Leonard M. Mathews	Crowland
A. M. Clark	Fonthill
E. R. Buck	Crystal Beach
Frank King	Willoughby
Jonas House	Niagara Falls
A. S. Baker	Stevensville
J. D. Watts	Welland

WELLINGTON COUNTY

Adam A. Armstrong	Fergus
A. Hellyer	Kenilworth
W. Templeman	Guelph
J. M. Small	Arthur
James Justice	Erin
Jos. J. Pritchard	Harriston
Clarence Kelso	Guelph
George Y. Donaldson	Palmerston
Chas. M. Allen	Elora
Edgar Eckensweller	Clifford

WENTWORTH COUNTY

Name of J.P.	*Resident at*
W. M. McClemont	Hamilton
Hugh Bertram	Stoney Creek
John Connon	Waterdown
Harry Burville	Hamilton
Eric Howell	Hamilton
J. F. Vance	Hamilton
Lloyd Spalding	Hamilton
George F. Jelfs	Hamilton
H. A. Burrell	Hamilton
C. W. Howey	Hamilton
R. H. Foster	Bd. of Education, Hamilton
J. F. Berry	Hamilton
George T. Sellens	Hamilton
T. R. B. Robertson	Hamilton
George W. Rushton	Dundas
Wm. Wood	Beverly
James Gray	Freelton
Bruce Hyslop	Greensville
Herwood Allan	West Hamilton
John Leith	Hamilton
Thos. Binkley	Hamilton
Robt. C. Gardiner	224 Sherman A., Hamilton
M. R. Stenabaugh	Lynden

YORK COUNTY

L. W. Hollingsworth	Kettleby
W. J. Farr	Weston
C. Coxhead	Mimico
Dr. E. D. Skuce	Long Branch
W. J. Noble	Mount Dennis
Clarence C. Downey	Swansea
Frank R. Langstaff	New Toronto
Robert Penney	North Weston
P. W. Pearson	Newmarket
Irwin Watts	Aurora
Jack E. Smith	Richmond Hill
J. G. Whitmore	Woodbridge
D. F. Williams	Markham
Walter Bilbrough	Toronto
Benjamin B. Jackson	Toronto
Cyril V. Lynn	Toronto
James Rennicks	Toronto
Bruce Taylor	Toronto
Arthur L. Tinker	Toronto
Orry St. G. Freer	Toronto
Norman Borins	Toronto
John A. Marshall	Toronto
J. A. L. MacPherson	Islington
Major Joseph E. Rogers	Toronto
J. L. Brown	Toronto
W. H. Walters	Toronto
Douglas Webster	Toronto
J. M. Walton	Aurora
Leslie Mount	Kettleby
George Pagg	Toronto
J. C. Craddock	Toronto
George H. Powell	Toronto
Geo. Crighton	Toronto
Thos. J. Donnelly	304 Silverthorn Ave., Toronto
Wm. A. Michael	337 Oakwood, Toronto
S. Reynolds	53 Bala Ave., Toronto
George A. Keeler	City Hall, Toronto
John Parke	40 Exeter Ave., Toronto

JUSTICES OF THE PEACE—*Concluded*

Name of J.P.	*Resident at*
Harold R. Pattison	Toronto
Walker Holborne	Sutton
Stephen Barrett	Islington
Norman W. Burrows	Sutton
H. N. Pickford, 417 Spadina Rd.,	Forest Hill
Robert Gray	Toronto
Harry Phillips	Lambton
C. B. Morgan	Baby Point
John L. Smith	Queensville
Lyle Stewart	Schomberg
O. E. A. Elliott	Willowdale
Edwin Kirk	Kettleby
Arch. Pilkey	Agincourt
A. B. Law	Toronto
J. W. Muirhead, 135 Sutherland Ave.,	Leaside
Henry Barker	Thistletown
J. A. Bremner, 255 Vaughan Road,	Toronto
Bert Nolan	Stouffville
Wilmot Riddell	Baldwin
Gordon T. Williams, 24 Nesbit Dr.,	Toronto
Wallace Bunton	Toronto
T. Harry Saunders	Toronto
H. Dudley Waters	Highland Creek
Lt.-Col. Wm. W. Soden-Irwin	Toronto

Justices of the Peace, Provincial Jurisdiction

Norman Borins	Toronto
Cyril V. Lynn	Toronto
John A. Marshall	Toronto
Hon. Senator Frank P. O'Connor	Toronto
Hugh R. Polson	Toronto
James Rennicks	Toronto
Chester S. Walters	Toronto

Appointments

APPOINTMENTS

MAGISTRATES

J. B. Hopkins, Niagara Falls, Ontario, appointed by *Order-in-Council, 15th Feb., 1935.*

J. A. Shea, Kingston, Ontario, appointed by *Order-in-Council, 15th Feb., 1935.*

J. L. Lloyd, Northbrook, Ontario, appointed by *Order-in-Council, 1st April, 1935.*

L. H. Clayton, Ottawa, Ontario, appointed by *Order-in-Council, 1st Feb., 1935.*

P. C. Bergeron, Cornwall, Ontario, appointed by *Order-in-Council, 21st Aug., 1935.*

C. D. LeMay, Fort William, Ontario, appointed, *pro tem,* by *Order-in-Council, 23rd March, 1935.*

SHERIFFS

W. I. Wagg, Gore Bay, Ontario, to be Sheriff for the District of Manitoulin. —*Gazette, 4th May, 1935.*

William Thuerck, of the Town of Haileybury, Esquire, to be Sheriff for the Provisional Judicial District of Temiskaming.—*Gazette, 13th July, 1935.*

Robert Francis Miller, of Cayuga, to be Sheriff in and for the County of Haldimand.—*Gazette, 17th Aug., 1935.*

Ralph E. Stone, of Sault Ste. Marie, to be Sheriff in and for the Provisional Judicial District of Algoma.—*Gazette, 17th Aug., 1935.*

Anthony Alonzo Marantette, of the City of Windsor, to be Sheriff for the County of Essex.—*Gazette, 14th Sept., 1935.*

Adrian Ignatius Macdonell, of the Town of Cornwall, Esquire, to be Sheriff of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 30th Nov., 1935.*

C. S. Tapscott, Brantford, Ontario, appointed Sheriff for the County of Brant.—*Order-in-Council, 1st March, 1935.*

I. D. Cameron, St. Thomas, Ontario, appointed Sheriff of the County of Elgin.—*Order-in-Council, 1st Feb., 1935.*

W. J. L. Hampshire, Milton, Ontario, appointed Sheriff of the County of Halton.—*Order-in-Council, 1st July, 1935.*

Robt. Johnston, Goderich, Ontario, appointed Sheriff of the County of Huron.—*Order-in-Council, 1st Feb., 1935.*

Horace Bascom, Whitby, Ontario, appointed Sheriff of the County of Ontario.—*Order-in-Council, 1st Oct., 1935.*

H. D. Lang, Stratford, Ontario, appointed Sheriff of the County of Perth. —*Order-in-Council, 1st Nov., 1935.*

M. Arthur, Sudbury, Ontario, appointed Sheriff of the District of Sudbury. —*Order-in-Council, 1st June, 1935.*

J. Forman, Lindsay, Ontario, appointed Sheriff of the County of Victoria. —*Order-in-Council, 1st June, 1935.*

H. C. Waind, Guelph, Ontario, appointed Sheriff of the County of Wellington.—*Order-in-Council, 1st Jan., 1935.*

SURROGATE JUDGES AND LOCAL MASTERS, S.C.O.

His Honour Judge D. J. Cowan, appointed Surrogate Judge, County of Brant, by *Order-in-Council, 16th Jan., 1936;* appointed County Judge, *25th July, 1935.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE

Hector Cowan, of the City of Sarnia, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the County of Lambton. —*Gazette, 22nd June, 1935.*

E. W. Clairmont, Barrister-at-Law, Gravenhurst, Ontario, to be Crown Attorney and Clerk of the Peace in and for the District of Muskoka.—*Gazette, 30th Nov., 1935.*

Craig McKay, one of His Majesty's Counsel, Woodstock, Ontario, to be Crown Attorney and Clerk of the Peace in and for the County of Oxford. —*Gazette, 3rd Nov., 1935.*

Raoul Mercier, of the City of Ottawa, Barrister-at-Law, to be Assistant Crown Attorney for the County of Carleton.—*Gazette, 3rd Nov., 1935.*

LOCAL REGISTRARS, SURROGATE REGISTRARS AND COUNTY OR DISTRICT COURT CLERKS

W. I. Wagg, Esquire, Gore Bay, Ontario, to be Local Registrar of the Supreme Court, Registrar of the Surrogate Court, and District Court Clerk for the District of Manitoulin.—*Gazette, 4th May, 1935.*

J. H. Tully, of Parry Sound, to be Local Registrar of the Supreme Court, Clerk of the District Court, and Registrar of the Surrogate Court in and for the District of Parry Sound.—*Gazette, 28th Sept., 1935.*

C. S. Tapscott, Brantford, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar, County of Brant.—*Order-in-Council, 1st March, 1935.*

A. H. Milner, Brampton, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar for County of Peel.—*Order-in-Council, 19th June, 1935.*

H. D. Lang, Stratford, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar for County of Perth.—*Order-in-Council, 15th Nov., 1935.*

T. M. Mulligan, Sudbury, Ontario, appointed Local Registrar, S.C.O., District Court Clerk, and Surrogate Registrar, District of Sudbury.—*Order-in-Council, 1st June, 1935.*

H. C. Waind, Guelph, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar, County of Wellington.—*Order-in-Council, 1st Jan., 1935.*

W. J. L. Hampshire, Milton, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar, County of Halton.—*Order-in-Council, 1st July, 1935.*

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

Walter Isaac Wagg, of the Town of Gore Bay, Esquire, to be Sheriff, Local Registrar of the Supreme Court, Clerk of the District Court, Registrar of the Surrogate Court, Local Master of Titles, and Registrar of Deeds for the District of Manitoulin.—*Gazette, 4th May, 1935.*

Herbert Fick, of Simcoe, to be Registrar of Deeds in and for the County of Norfolk.—*Gazette, 22nd June, 1935.*

Frederick Tasker, of Parry Sound, to be Local Master of Titles and Registrar of Deeds in and for the District of Parry Sound.—*Gazette, 14th Sept., 1935.*

Walter Rogers, of Brockville, to be Registrar of Deeds for the Registry Division of the County of Leeds.—*Gazette, 30th Nov., 1935.*

Observations, Directions and Decisions

OBSERVATIONS, DIRECTIONS AND DECISIONS

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

Re Registration Final Order of Foreclosure, Fee for

I have been asked to rule on the proper fee chargeable by a Registrar of Deeds for the registration of a Certificate of Final Order of Foreclosure. I understand that there has been some variation, and I ruled that the minimum fee was $2.50, and that if the party registering the Certificate desires to have a Certificate endorsed on the Certificate, then the Registrar should charge fifty cents for this Certificate, plus five cents per folio for comparing the two documents.

Re Fee for Registering Will

I have been asked again to rule as to the proper fee for the registration of a Will, and I ruled as follows: I would advise you that where an original Will is deposited, the minimum fee is $2.50, but if the Will is over seven folios, then the Registrar should add for additional copies fifteen cents per folio. On the other hand, if a verified copy is deposited, you add five cents per folio for comparing, and fifty cents for the certificate, making a total minimum fee of $3.35, but if over seven folios, then you would charge as above.

Re Responsibility for Title

I have been asked again as to the responsibility of a Registrar to check up on the title when instruments are brought in for registration, and I wrote as follows: I beg to advise you that there is no duty cast upon you to check up the chain of titles. If a Deed is handed to you for registration, properly signed, with the proper affidavit of execution, and proper description, etc., you must register it, no matter who the grantee or grantor may be. You must always remember that you are not a Master of Titles, but are a Registrar of Deeds, and that, therefore, there is no duty of whatever kind due from you as to the title of the lands in the Registry Office.

Re Notice under Old Age Pensions Act

I have been asked to rule as to the duties of a Registrar when a Notice has been filed, and I ruled as follows: The Act is quite clear that no instrument is to be registered, provided the Notice has been filed in the office. I think that this is a direct mandate to the Registrar to refuse to accept any document after he has received the Pensions Notice. The consent in writing of the Chairman mentioned is the authority to the Registrar to accept any document, and without that the Registrar should not take it.

Re Registration Final Order of Foreclosure

I have been asked to rule as to the procedure in the registration of a Final Order of Foreclosure, and I ruled as follows: The proper procedure for the Registrar to take would be, when a person offers a Final Order for registration, to ask that an application be filled out by the person so offering. This application should contain the date of the mortgage, particulars, and recite that, pursuant to the Act, 17 George V, Chapter 38, Section 8, he desires to have the mortgage registered in full. Then the Registrar should make a note in the Abstract Index against the mortgage itself of the fact that this application has been filed.

Re Discharge of Mortgage

I have been asked to rule regarding the proper Discharge of a Mortgage, and I ruled as follows: Section 61 of The Registry Act is quite definite. It states that the Registrar on receiving a Certificate executed by the mortgagee, his executors, administrators or assigns, or by such other person as may be entitled by law to receive the money . . . shall register the same and record it.

Re Joint Tenancy

I have been asked to rule as to the duty of a Local Master when the survivor of a joint tenancy desires to be entered as the owner. I ruled as follows: On the death of one of the joint tenants, the survivor may make an application to be entered as sole surviving owner. Applicant should swear to facts and that affidavit should be *well supported* by a reliable person who has knowledge of the death of the one tenant. It is now necessary in all cases for such an applicant to have a release from the Succession Duty Department *re* dead tenant.

Debts of dead joint tenant do not follow, but are cut out, in my opinion, by operation of law, and no entry or reference need be made regarding debts that may have been owed by joint tenant now deceased.

If the Sheriff had filed an execution against the interest prior to death, I think a good practice would be *in such case* to have a notice served on such Sheriff, and then, if he wishes to attack application of survivor, he thus has an opportunity, or he (the Sheriff) might wish to attack the *bona fides* of the joint tenancy.

Re Furniture for Office

I have been asked by the Solicitor of a County as to the liability of the County to supply books, papers, furniture, etc., to the Registry Office in the County. I wrote to the Solicitor as follows: If you will turn to the case of Newsome *vs.* The County of Oxford, reported in the Ontario Reports, Volume 28, you will find that the word "furniture" includes everything necessary for the furnishing of the offices referred to, and includes stationery and printed forms in use in the courts. I would especially refer you to page 445, where the Judge finds that "furniture" includes the articles in the plaintiff's claim, the claim being for writing paper, blotting paper, envelopes and other articles of stationery. I would also refer you to the Judgment of the late Chancellor Boyd, reported in the Ontario Weekly Reporter, Volume 7, page 316. I would especially refer you to his remarks at page 317, where he also rules that the word "furniture" covers writing and blotting paper, envelopes, printed forms, etc.

Re Discharge of Mortgage

A Solicitor tendered for registration a Discharge of Mortgage which recited an Assignment of the said mortgage, the Discharge being signed by the assignee. The Assignment had not been registered, and the party tendering the Discharge for registration had only one copy of the Assignment, which he tendered for registration. I ruled as follows: The 1929 Amendment to The Registry Act is quite clear, and if the duplicate original Assignment is not prepared, then the declaration must be produced. These people could very easily get hold of the proper parties and have this declaration made out, and then you can register the Discharge.

RE DISCHARGE OF MORTGAGE

I have been asked to rule whether a survivor of two mortgagees may give a proper Discharge of Mortgage, and I ruled that a survivor could not properly discharge the Mortgage. I quoted the case of Alderson *vs.* Hilliard, reported in 26 Ontario Weekly Notes, at page 277.

RE DECLARATION OF CELIBACY

I was asked as to whether or not a person signing under a power of attorney could give a declaration of celibacy, and I ruled as follows: Chapter 43, Section 5, subsection (1) of The Registry Act is quite definite. It states that where a joint conveyance or mortgage is made by a man, and no one joins therein as his wife, it shall not be registered unless there be made or securely attached to it, an affidavit or statutory declaration *by such man* that he is married. It could not possibly be argued that the declaration could be made by a power of attorney. It will be necessary to provide the affidavit by Mr........., or to provide a Judge's Order pursuant to subsection 2.

RE SECTION 22 OF THE DEVOLUTION OF ESTATES ACT

I have been asked to interpret the above Section, especially with reference to "except such as are specifically charged thereon otherwise than by his Will." I ruled as follows: I would consider that the words "except such as are specifically charged thereon otherwise than by his Will" seem to mean Mortgages, Charges, Mechanics' Liens, or other debts of a similar nature.

It is not the practice in the City of Toronto Office, when entering an executor or administrator under a Transmission application, to make the entry subject to the debts, if any, of the deceased.

In order that a purchaser may have his title entered on the Register free from the unpaid debts, if any, of the deceased owner, it will be necessary to show that the sale was made for the payment of debts, or that the Will contained a power of sale. Otherwise, an Order of the Supreme Court will be required.

RE MORTGAGES OF THE AGRICULTURAL DEVELOPMENT BOARD AND THE SOLDIERS' SETTLEMENT BOARD

I have been asked several times to rule regarding Mortgages of the Agricultural Development Board and the Soldiers' Settlement Board, and in 1934 I ruled as follows: I have been asked to rule as to whether or not the Crown has special rights in lands mortgages to it through the Agricultural Development Board or the Soldiers' Settlement Board, and I have ruled that Section 160, subsections 1 and 2 of Chapter 238, R.S.O. 1927, does not apply in this case. I would consider that the Soldiers' Settlement Board or the Agricultural Development Board have no better rights than an ordinary mortgage company when they loan money to settlers or farmers, and I would add that in the case of the Agricultural Development Board it is quite clear that the Board has to protect its property from tax sales, and I see no reason why the Soldiers' Settlement Board should be in a better position. I, therefore, ruled that you should not issue title to a municipality subject to the Crown but freed from such mortgage.

I have given the matter further study, and I ruled this year that, although Sections 33 and 34 of the Soldiers' Settlement Act attempted to exempt land held under that Act from seizure for taxes, I doubt whether any such exemption is within the power of Dominion legislation, and I would say, without prejudice, that sale proceedings would affect the interest of the Soldiers' Settlement Board.

Re Registration of Will with Affirmation Attached

I have been asked to rule as to whether or not a Deed may be registered which has attached to it an affidavit in which the witness affirms before the Commissioner. I was asked to rule as to whether or not the Registrar should demand the reason why the witness affirmed, instead of being sworn, and I referred the questioner to Section 36 of The Registry Act where it is stated that proof may be made by affirmation when the person before whom the same is made certifies that, by the law of the country where the proof is made, an affirmation or declaration may be substituted for an affidavit.

Re Registration Notarial Copy Instrument Executed in Quebec

I have been asked to rule whether or not a Registrar may accept a notarial copy of an instrument executed in Quebec, and I answered as follows: If you will turn to Section 43 of The Registry Act, you will note that "a notarial copy of an instrument executed in the Province of Quebec, the original of which is filed in a notarial office according to the law of Quebec . . . may be registered, and shall be treated under this Act for all purposes as if it were the original instrument . . . and shall be registered *without any other proof of the execution of the original* thereof." It would seem to me, therefore, that you are entitled to take this on and register it, as it complies with the section of the Act quoted. If it were a Land Titles matter, there might be some doubt, but, as I have often pointed out, in the Registry Office if an instrument is presented to the Registrar and is capable of being registered under any section of the Act, then it should be taken on, regardless of anything in the document which might lead to trouble in the future.

Re Withdrawal of Document Once Registered

I was asked to allow the withdrawal of a document registered in the Registry Office, where the document contained a mistake in the description, and I ruled that once a document was registered it was impossible to remove it from the office. I pointed out that the Registrar of Deeds never takes any responsibility for the documents that are registered in his office, provided they comply with the provisions of The Registry Act. I pointed out that it would be putting a responsibility on the Registrars which I would not allow, if I were to suggest that they were to check the descriptions of all documents brought before them. I ruled that once a document was filed in the Registry Office and the fees paid, it must remain there.

Re Fee for Certificate of Order re Mechanics' Lien

I was asked to rule regarding the proper fee for the registration of a Certificate of Order discharging and vacating the registration of a Mechanics' Lien, and I advised that the proper fee was $2.50, if the Certificate of Order was under seven folios in length, and I drew the attention of the enquirer to Section 92, subsections (a) and (b) of The Registry Act.

SHERIFFS

Re Jury Account Fees

I have been asked as to the proper fees for making up the General Sessions of the Peace and County Court Jury accounts, and I ruled as follows:

SHERIFF'S FEES

For summoning Grand Jury	$15.00	Item 3 of Sheriff's Tariff, page 1346, R.S.O.
For summoning Petit Jury	25.00	Item 4, ditto.
For serving summons on Jurors	.50	Item 3, page 1101 of Sheriff's Tariff.
For notifying Jurors not to attend	.25	R.S.O., Chapter 96, Section 62, subsection 7.
A Court Crier is entitled for Calling and Swearing Grand or Petit Jury	.50	

Re Fee for Non-Jury Sittings

I was asked to rule as to the proper fee chargeable by a Sheriff for sitting overtime, etc. I ruled as follows: I would advise you that in the County Court Non-Jury a fee of $2.50 per diem is permitted, and this is payable by the County. In the County Judge's Criminal Court in the General Sessions and in the Supreme Court a $2.00 per diem rate is allowed, of which the Province reimburses $1.20. As regards the Constables, they are entitled to an extra day if the Judge has made an Order accordingly.

Re Fees of Court Crier

I have been asked to rule as to the Court Crier's fees, and I ruled as follows: The proper thing to do is for the Court Crier to make out his account, and he then takes the account to the Sheriff. The Sheriff certifies to it, and it is then paid to him by the Treasurer of the County. This seems to me to be the right and proper way of handling it.

Re The Mortgagors and Purchasers Relief Act

I have been asked as to the duties of a Sheriff in proceedings under the above Act, and I wrote as follows: Where the person against whom the writ is issued resides upon the property and the action is brought for arrears of interest and taxes, the Sheriff should, upon receipt of a Writ of Possession under the Judgment, require an affidavit from the plaintiff that no application has been made under Part II of The Mortgagors and Purchasers Relief Act, and, where no such application has been made, the Sheriff can proceed to execute the Writ without leave.

This is not necessary if it is the practice of the office out of which the Writ is issued to require an affidavit from the plaintiff before signing Judgment to the effect that the defendant has not made an application under the Act. This is the practice at Toronto. In that case the signing of Judgment is *prima facie* evidence that the case does not come within the Act, and the Sheriff can then properly proceed to execute the Writ without leave.

Where Judgment is obtained for default in payment of principal money only, the Sheriff should require evidence from the plaintiff that leave has been given by the Judge under Part I of the Act to proceed, or that it is a mortgage that does not come within the Act for one of the reasons set out in Section 37.

Finally, it has been held that the Sheriff should, himself, investigate each case and satisfy himself that it does not come within the Act before executing any Writ of Possession, and should not as a matter of course in every case apply for leave. Gibson *vs.* Armstrong, 1933, O.W.N. 381.

Re Admiralty Courts—Duties of Sheriffs

I am indebted to Mr. R. J. Maclennan for his views on the duties of Sheriffs in these Courts, and his letter is as follows: All Sheriffs in any of the Provinces of Canada shall be Marshals of the Court within their respective Counties or Districts, and until otherwise provided by general rules and orders shall have all the powers and authority and shall be subject to the performance of all duties appertaining to the office of Marshal before the coming in force of this Act. The Admiralty Act, 1934, was to come into force on a date to be fixed by proclamation of the Governor-in-Council published in the *Canada Gazette.* The necessary proclamation was issued and was published recently, and the Act has been in force since the 1st of March, 1935.

Re Fee for Certificates of Executions

I have been asked to rule regarding the proper fee for Certificates of Executions, and I answered as follows: In the old, old days we had what we called a List, and if any man was on the List and took Certificates, they were given to him for seventy-five cents, but he was not allowed to make Searches. Some years ago this was changed in the larger offices, and the List was done away with. Any man who wanted a Certificate paid one dollar for the same. If he wanted a Search, he could have a Search. The old seventy-five cents fee was wiped out. I think perhaps this would be the best thing for you to do in your County; that is, to make everybody pay one dollar, and, if they want to take out a Search in a very small manner and if they are hard up, give them the Searches for the fee of thirty cents.

MAGISTRATES

Re Right of Magistrates to Amend Informations

I have been asked to rule on the authority of a Magistrate to amend or to make new Informations after the Informations have been brought before him, which were taken before a Justice of the Peace, and which Informations did not properly set out the offence or did not constitute an offence at all. I ruled as follows: An Information may be amended if the amendment is of such a nature only as to give greater particularity or certainty to the charge, which does not lay a new charge as for a time or place, namely, different from the first, or for a different kind of offence.

If the charge is amended in a material respect on the return of the summons and as amended is for a different offence from that alleged in the Information and summons, although of the same class, the accused will be entitled to an adjournment without being placed on terms as to costs.

I would further point out that, if the information is materially altered, it should be resworn, although reswearing is not necessary if the Information sufficiently describes the offence, and the correction is only one of a clerical error, etc.

LOCAL REGISTRARS OF THE SUPREME COURT OF ONTARIO, LOCAL MASTERS OF THE SUPREME COURT OF ONTARIO, COUNTY AND DISTRICT COURT CLERKS, AND SURROGATE REGISTRARS

Re Stamps on Sale Proceedings under The Mechanics' Lien Act

I have been asked to rule as to the fees payable under Section 41 of The Mechanics' Lien Act, and I ruled as follows: I beg to advise you that, while the sale proceedings in Mechanics' Lien matters are, of course, subsequent to the Judgment, they are, in my opinion, none the less proceedings in the action, and the purchase money is payable into court to the credit of the action. I would, therefore, say that Section 41 of The Mechanics' Lien Act was applicable, and that no stamps are required.

Re Joint Account in Bank

I have been asked to rule regarding monies of a deceased person in the bank, and I advised that, when monies were paid into a joint account in a bank, they became the property of the survivor, and should not be included in the inventory for the Surrogate Court.

Re Application to Note Pleadings Closed

I have been asked to rule as to the duty of the Local Registrar in a divorce action where the Writ, Affidavit and Statement of Claim, as required by the Rules, had been served, and no appearance entered. I pointed out the provisions of Rule 9 of the Divorce Court Rules, as follows: No judgment *nisi* in the case of default of appearance or defence shall be pronounced unless and until it is clearly shown *at the trial* that the person served was the defendant. I also pointed out, however, that it does not lie within the jurisdiction of the Registrar's Office to question service. Pleadings should be noted closed accordingly if no appearance by the defendants is entered.

Re Interlocutory Proceeding

My advice was asked in the following circumstances:

In Interpleader proceedings commenced by way of Originating Notice of Motion, on behalf of the Sheriff of this County, acting under a Writ of Execution issued from the County Court, upon return of the Motion, the claimant failing to appear, no issue was heard, but an Order made by the County Court Judge disposing of the claimant's claim and the costs of the Sheriff.

Under Item 12 of the Tariff of fees payable to County Court Clerks, $1.00 has been charged upon the application before the County Court Judge. As the application is supported by affidavit and no oral evidence taken and no issue tried, the further fee of $2.00 for trial of hearing upon oral evidence was not deemed to be applicable.

The Order has now been signed by the Judge, and it appeared to the writer that there may be some grounds for treating the Order, which is the final disposition of the matter, as a Judgment, and charging a fee of $3.00 as sanctioned in the Report of the Inspector of Legal Offices for 1926 in respect of a Landlord and Tenant application. Otherwise, no fee appears to be chargeable.

I replied as follows: An Interpleader application is an Interlocutory Proceeding, and there would be no warrant for treating the Order to which you refer as a Judgment. I would refer you to the case of Western Canada Flour Mills *vs.* Matheson, 39 O.L.R. 59.

RE FEES PAYABLE TO COUNTY COURT CLERKS FOR SUBPOENAS

I have been asked to rule as to the proper fees payable County Court Clerks on subpoenas, etc., and I ruled as follows: The words "outside of actions" must mean that "actions" are excepted from this Item, and that this Item does not refer to subpoenas issued in an action in the County Court. Subpoenas are issuable in many instances in the County Court in addition to Municipal and Voters' List proceedings, for example, under The Landlord and Tenant Act, Appeals from Magistrate's Court, Proceedings under The Unmarried Parents Act, etc. In each of these cases a subpoena may be issued, and the charge is $1.00. There is no charge for a subpoena in an action in the County Court commenced by a Writ of Summons.

The interpretation of the word "actions" as set forth in Rule 2 includes garnisheeing proceedings and proceedings for relief by Interpleader. The exception would apply to these also.

My answer, therefore, is that no charge should be made for subpoenas issuable in an action, as defined by Rule 2, in the County Court.

RE CANCELLATION OF ADMINISTRATION BONDS

I have found that there is a very great difference in the fees charged on applications for the cancellation of Administration Bonds, and I accordingly went into this matter carefully and ruled that the following fees are applicable:

Receiving application	$ .50
Search	.30
Fee to Judge on signing Order	1.00
Fee on entering Order	.50
Each filing	.10
Each letter	.25

The fee in some offices is $1.50, plus filings. This is 50 cents to the Register and $1.00 to the Judge.

I also ruled that, when the Bond is cancelled at the time accounts are passed, there should be no fee greater than 50 cents, plus filings and postage, unless a separate Order is signed by the Judge. In that case an extra dollar should be charged for the Judge's fee, and an extra 50 cents for the Registrar for entering the Order.

Some Registrars compel solicitors to attend before the Judge to secure the cancellation of a Bond. I think this should be remedied, because it creates quite a hardship on many solicitors who have to make a special trip to the County Town. It is only routine matter, and there is no reason whatever why the papers could not be lodged with the Registrar the same as when a grant of Probate or Administration is requested.

RE VALUATION OF ESTATE—PROPER FEES

I have been asked to rule in the following case: The application for Probate sets forth the value of the property for which a grant was asked, as under $1,000.00 personalty and no realty. The Will of the deceased provided for bequests to the value of over $3,000.00. The deceased possessed a fairly large estate, estimated at $18,000.00, which she held in partnership with the person who applied for grant of Probate. The agreement was not in the nature of joint tenancy, but provided that in the case of death of one person all the property passed to the other. The question asked me was, "Were fees payable on the total value of the half interest passing to the applicant for Probate?" and I ruled as follows:

Either the deceased had an estate that she could dispose of by Will, amounting to half of the predecessor's estate, or else she did not. It would appear that she considered that she was able to dispose by Will of the estate she had obtained previously. If this is the case, the executors, of course, must include in the application for Probate this half-interest. If, on the other hand, she had only a life interest, then she could not leave the sum provided for by her Will.

I think it would be quite wrong for you to put through the Will at the amount set out in the application. You would be tacitly agreeing to dispose of a large portion of her life interest. I think you should call the attention of the solicitors for the executors to this fact, and say that, if she purported to deal with her life interest, the executors should have to pay fees on this amount.

Re Foreign Corporation Holding Lands, Surrogate Fees

An application was made for Probate for an estate in which the deceased held lands in trust for a foreign corporation, and I was asked to rule regarding the Surrogate fees, as it was urged that the lands held were only held in trust. I ruled that the foreign corporation used the deceased's name, as it did not desire to qualify so that it could hold lands in this Province. In other words, it saved money by using the deceased's name and so attempted to defeat the laws of Mortmain in Ontario. I ruled that the estate, in coming into the Surrogate Court and asking to have the fees remitted, was not coming into the Court with clean hands, and I, therefore, ruled that Surrogate fees should be charged on the full value of the estate at the time of the death.

Re Fees to County Court Judge as Special Referee

I have been asked to rule regarding the proper procedure, fees, etc., in cases of a Local Master, and I ruled as follows: When a matter is referred to the County Court Judge as a Special Referee, I do not think he is allowed a Sheriff, Clerk or Crier at the hearing, and I believe he just received the fees laid down for references, but, if the matter is referred to a named Judge as Special Referee, that is, to him individually and not to him by virtue of his office, which fees, of course, have to be governed by the amount of work done and the time taken, I am of the opinion that he is entitled to special fees for his own use.

Re Official Guardians—Fees

I have been asked to rule as to the proper costs to the Official Guardian in taxations by Local Registrars, etc., and I ruled as follows:

Cowan's Fifth Edition, Surrogate Court Rules of Ontario, with Notes on Practice, at page 40, Item 6, sets forth:

> "To the solicitors for other parties (including the Official Guardian) properly attending an audit of accounts, a fee may be allowed in the discretion of the Judge, not exceeding in the whole one-half of the above amounts and subject to increase with approval of a Judge of the Supreme Court upon report from the Judge."

Pursuant to the foregoing, the Judge in some Counties fixes the fees of the solicitors attending upon the audit, and reports to the Registrar how much he has allowed the solicitors. The Registrar then computes the fees due to the Registrar, and the Judge and the Crown and the solicitors, adds these amounts together, and the total is inserted in the second paragraph of Form 55, page 98 of Cowan's Book, referred to above, which reads as follows:

> "And I do order that the costs of taking, auditing and passing the said accounts, and fixing the said compensation, amounting to $.........., as taxed by the Registrar, be allowed to the said ...., and having deducted the amount so disbursed and expended, and the said compensation and costs from the amount in the hands of the said ...."

For the duties of computing these fees, and totalling the disbursements, the Registrar is entitled to $1.00, as set forth in the tariff.

The occasion often arises, upon passing of accounts, for the taxation of the solicitor's general account, for the application for Probate, conveying of properties, transferring bonds, and general solicitor work. This is referred, by the Surrogate Court Judge following the procedure followed in Toronto, to the Local Taxing Officer, who taxes these accounts and collects his fees therefor, the same as the fees upon a reference, and grants his certificate of taxation, as Local Taxing Officer, of which the Surrogate Judge then takes cognizance, and allows the solicitor the amount so taxed.

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Fifty-Seventh

ANNUAL REPORT

OF THE

Superintendent of Insurance

FOR THE PROVINCE OF

ONTARIO

1936

(Business of 1935)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 6 1936

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1936

ONTARIO

DEPARTMENT OF INSURANCE

To The Honourable A. W. Roebuck, K.C., M.P.P.
Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Fifty-seventh Annual Report of the Superintendent of Insurance for the year 1936 (business for the year ended December 31st, 1935). This Report includes the Preliminary Tables respecting 1935 business as printed under date May 1st, 1936.

The Report is arranged in five divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized, as follows:

I. Annual Statements.

II. Annual Statement Abstracts.

III. Movement of Securities.

IV. Statistical Tables.

V. Appendices.

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers, arranged alphabetically by class of insurer. Insurers registered under *The Canadian and British Insurance Companies Act, 1932*, or *The Foreign Insurance Companies Act, 1932* (Dominion Acts), have been required to file only Modified Statements, summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this Report.

Division II, entitled "Annual Statement Abstracts," contains tabulated summaries showing the financial condition of all insurers not registered under the above mentioned Dominion Insurance Acts. Some discrepancies will be observed between the figures shown in these tables and those shown in the statements of individual insurers in Division I, the latter containing changes made as a result of inspection reports. In such cases the figures included in Division I should be understood to prevail.

Division III, entitled "Movement of Securities," shows for Ontario companies (except purely mutual fire insurance corporations) the details of stocks, bonds and debentures purchased, sold or matured during 1934.

Division IV, entitled "Statistical Tables," shows in tabular form the premiums and losses of and other information pertaining to all licensed insurers, except mutual benefit societies.

Division V includes, as "Appendices," certain miscellaneous information and a review of insurance legislation enacted at the 1935 session of the Legislative Assembly of this Province.

LIFE INSURANCE

During 1935 forty-seven companies held licenses to write life insurance in Ontario, a net increase of one from 1934. The year witnessed a decrease of two and one-quarter per cent in premium income from Ontario business as compared with the previous year, the total now showing as $87,158,573.73. Ordinary assurances and annuities fell back $1,000,000 and $1,350,000 respectively, while industrial business increased $140,000 and group $240,000. Taking the companies individually, the trend appears to be mixed, a small majority showing increases.

Policyholders and their beneficiaries in Ontario received $65,387,509.99 during 1935, a decrease of one and one-quarter per cent from 1934. Death claims, surrender values and dividends decreased by $530,000, $320,000 and $570,000 respectively, while matured endowments and other payments showed increases of $430,000 and $160,000. Amounts paid out in surrender values have decreased steadily since 1933, when a peak of $33,262,642.48 was reached.

A comparative summary of premium income and disbursements for the years 1933 to 1935 is given below:

	1935	1934	1933
Net Premium Income:			
Assurances Ordinary	$61,011,046 68	$62,071,018 16	$62,891,274 02
Industrial	16,903,615 01	16,765,851 64	16,444,014 88
Group	2,665,359 32	2,423,034 95	2,151,290 41
Annuities	6,578,552 72	7,929,309 93	5,198,011 75
Totals	$87,158,573 73	$89,189,214 68	$86,684,591 06
Disbursements to Policyholders:			
Death claims	$17,025,638 30	$17,551,727 50	$18,019,371 55
Matured endowments	5,757,537 38	5,327,020 46	5,619,167 95
Surrender values	28,189,254 90	28,511,521 53	33,262,640 48
Dividends	12,120,151 94	12,691,755 13	13,329,875 70
Other payments	2,294,927 47	2,135,284 54	1,768,379 56
Totals	$65,387,509 99	$66,217,309 16	$71,999,435 24

New business issued during 1935 declined to $291,952,463, a drop of $19,070,000 (over 6%). This was more than compensated for by an increase of $24,700,000 in "Other Additions." Deductions from business in force caused by death amounted to $18,022,699, a decrease of $1,500,000; by maturity $5,988,418, an increase of $500,000; by surrender and lapse, etc., $333,653,397, a decrease of $26,200,000. As a result of these changes, business in force at the end of 1935 totalled $3,785,947,069, an increase over the previous year-end of $68,800,000, or two and one-half per cent. The downward trend in business in force which commenced in 1932 and carried on through 1933 ceased in 1934, and the loss of those two years was recovered during 1934 and 1935. At the end of 1935 business in force exceeded that at December 31st, 1928, by $500,000,000.

FRATERNAL INSURANCE

Thirty-seven fraternal societies (the same number as in the previous year) held licenses at the end of 1935 to transact the business of life insurance in Ontario. Included in this number are eight municipal pension fund societies which, although authorized to pay death benefits, do not issue mortuary certificates. It must be pointed out here that for the year 1934 premium income was erroneously overstated in General Funds by certain societies to the extent of $511,124.47, and the incorrect amounts were accordingly used in Table VIII. In order to permit a more satisfactory comparison, corrected figures are given below with those of the current year:

	Premiums (including dues)		Disbursements	
	1935	1934	1935	1934
Mortuary Fund	$1,954,172 80	$2,232,954 13	$2,561,149 81	$2,826,671 05
Sick and Funeral Funds	132,281 25	155,113 92	119,358 69	119,087 08
General Fund	621,479 50	630,340 96	591,187 47	548,111 15
Other Funds	31,259 29	52,926 74	11,568 75	49,373 74
Totals	$2,739,192 84	$3,071,335 75	$3,283,264 72	$3,543,243 02

A decline in premium receipts in all funds is to be noted.

Mortuary certificates in force at the end of the year totalled $77,757,163, indicating a decrease of 9.5 per cent from the previous year. The conversion of one society into a mutual corporation contributed largely in this respect.

FIRE INSURANCE

Three hundred and thirty companies had licenses to transact fire insurance in Ontario during 1935. Premiums earned and losses incurred for the various classes of insurers defined by the Act are tabulated below, together with comparable figures for 1934. The experience of each insurer is shown in Table XI.

	1934			1935		
	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	$ c.	$ c.	%	$ c.	$ c.	%
Joint Stock	13,958,380 36	5,692,983 60	40.78	13.331,547 27	4,630,208 08	34.73
Mutuals:						
(*a*) Farmers' Mutuals	1,680.738 07	1,022,874 79	60.86	1,598,002 54	972,707 67	60.87
(*b*) Associated New England Factory Mutuals*	....	70,371 55	.....	....	22,400 57	.....
(*c*) Other Mutuals	786,085 40	259,699 62	33.04	782,630 00	266,440 20	34.04
Cash Mutuals:						
(*a*) Without share capital	1,569,390 38	760,488 32	48.46	1,459,804 24	642,212 20	43.99
(*b*) With share capital	154,031 80	69,249 59	44.96	179,265 76	70,831 04	39.51
Reciprocal Exchanges	254,106 01	470,191 58	185.04	262,240 05	159,423 49	60.79
Lloyds	....	....	.....	127,297 97	57,648 04	45.27

*"Net premiums earned" was not calculated. The ratio of net losses incurred to net amount at risk was .084 per $1,000.

AUTOMOBILE INSURANCE

The number of companies which transacted automobile insurance in Ontario during 1935 was 150. The premiums and losses of each insurer are shown in Table XII of this Report. Net premiums written during 1935 amounted to $7,017,027.56, an increase of 1.23 per cent over 1934. Losses incurred amounted to $4,123,232.78, an increase of 2.89 per cent over the previous year. A comparison of premiums written and losses incurred and loss ratios with the figures of the nine preceding years is as follows:

	Net premiums written	Net premiums earned	Net losses incurred	Ratio of net losses incurred to net premiums earned
	$	$	$	%
1926	3,743,532	3,657,994	2,037,903	55.7
1927	4,643,948	4,295,003	2,835,352	66.0
1928	6,280,675	5,670,656	3,603,260	63.5
1929	8,324,146	7,520,896	4,314,383	57.4
1930	9,361,901	8,934,508	4,378,698	49.0
1931	8,830,502	8,968.620	4,601,104	51.30
1932	7,769,765	8,017,672	3,805,268	47.46
1933	6,462,809	6,904,414	3,551,142	51.43
1934	6,931,896	6,748,426	4,007,387	59.38
1935	7,017,027	6,963,890	4,123,233	59.21

The figures shown in the foregoing table afford a rough indication of the underwriting experience of the companies in the aggregate from the standpoint of the shareholders or members of the several companies; they do not indicate the reasonableness of the premium rates shown in any particular manual of rates or charged by any particular company, because a substantial minority of the business is written by "unassociated companies" at "non-tariff rates" and otherwise at special rates for special risks.

Loss-Cost Experience

The automobile loss-cost experience in the Province continues to be filed by insurers monthly with the statistical agency designated pursuant to Section 69*a* of *The Insurance Act* (The Canadian Underwriters' Association).

On April 16th, 1936, the statistical agency was instructed to tabulate the automobile insurance data in Ontario of all insurers transacting such business for the calendar year 1935, transactions in respect of 1933, 1934 and 1935 policy years, and for the first six months of calendar year 1936 transactions in respect of policy year 1935. The tabulated results so directed to be compiled were subsequently filed with the Department. Development factors to reduce the 1935 incomplete policy year experience (valued as at June 30th, 1936) to a complete policy year basis were approved by the Department on June 9th, 1936. During November, 1936, experience exhibits were received containing automobile insurance loss-cost indications directed to be developed from the tabulated results of the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935 (valued as of June 30th, 1936). Extracts from these exhibits are published in Appendix VII to this Report.

Automobile Insurance Premium Rates

Sections 274, 275 and 275*a* of the Act, providing for government regulation of automobile insurance premium rates, are not in force. Insurers and rating bureaux are not required to file their schedules of premium rates with the Department. Nevertheless, by analysis of the loss-cost experience data filed pursuant to Section 69*a* of the Act, the Department is in a position at all times to report to you upon the reasonableness of automobile insurance premium rates fixed or charged in the Province. Complete loss-cost experience data for the automobile insurance business of all insurers in the Province, stock and mutual, tariff, non-tariff and Lloyd's, is presently on file, commencing with policy year 1927. The Provinces of Alberta, Manitoba, Saskatchewan and

Prince Edward Island have now followed Ontario and require the compilation of similar data respecting automobile insurance in their respective jurisdictions. A tabular digest of automobile insurance premium rates charged in the Province by the associated insurers since April 1st, 1928, is contained in Appendix VIII to this Report.

Standard Forms

The work of the Committee of Underwriters, which Committee makes recommendations from time to time respecting the forms of application, policy and endorsement to be used for the writing of automobile insurance in the several provinces under the "Uniform Automobile Insurance Act," has been covered in previous Reports since 1932. (See page vii of the 1935 Report.) A list of the "Standard" forms, revised to August 1st, 1936, is given in Appendix VI to this Report.

In accordance with previous practice, the Committee was reorganized for the 1936-37 season on November 2nd, 1936, and the following members now comprise the Committee:

R. J. Bastedo, *Vice-Chairman* (London Guarantee & Accident Company).
John Ratchford (Toronto General Insurance Company).
H. L. Kearns (American Automobile Insurance Company).
E. M. Hill (Dominion of Canada General Insurance Company).
Vance C. Smith (Lumbermen's Mutual Casualty Company).
R. A. Hudson (United States Fidelity & Guaranty Company).
W. C. Butler (Pearl Assurance Company, Ltd.).
R. C. Stevenson (Lloyd's of London).
David M. Dewar (Sun Insurance Office, Ltd.).
John Wilson (Western Assurance Company).
Chairman: Hartley D. McNairn, Superintendent of Insurance.
Secretary: John Edwards, Casualty Actuary, Department of Insurance.

CASUALTY AND MISCELLANEOUS INSURANCE

(OTHER THAN AUTOMOBILE)

The following table shows premiums and losses in Ontario for 1935 for the various casualty lines of insurance:

Class of Insurance	Net premiums written		Net premiums earned		Net losses incurred		Ratio of net losses incurred to net premiums earned
	$	c.	$	c.	$	c.	%
Accident	1,209,920	48	1,203,245	89	552,235	44	45.90
Accident and Sickness Combined	964,846	63	961,742	49	569,971	33	59.26
Aircraft	32,145	86	23,246	83	22,391	97	96.32
Boiler and Machinery	351,205	77	368,326	66	45,579	03	12.37
Credit	91,331	83	86,936	14	33,434	07	38.46
Employers' Liability	87,440	03	86,265	51	73,196	42	84.85
Guarantee	943,327	69	914,987	23	196,614	11	21.49
Hail	127,622	24	127,622	24	173,163	89	135.68
Inland Transportation	676,013	63	654,773	75	209,513	39	32.00
Live Stock	22,495	11	22,235	26	17,807	65	80.09
Marine	580,997	04	537,132	11	270,451	32	50.35
Plate Glass	227,928	68	224,537	08	90,944	04	40.50
Property Damage	27,038	96	22,521	22	64,840	19	287.91
Public Liability	805,705	03	787,577	55	319,457	84	40.56
Sickness	494,679	85	493,870	14	322,194	54	65.24
Sprinkler Leakage	14,496	77	12,101	60	5,425	85	44.83
Theft	579,135	68	535,583	84	314,638	64	58.75
Weather Insurance	166,580	83	145,927	97	44 792	67	30.69
Workmen's Compensation Liability	2,475	54	3,901	14	4,719	53	120.97
Totals	7,405,387	65	7,212,534	65	3,331,371	92	46.19

As compared with 1934, net premiums written show an increase oi $508,467.99, or 7.37 per cent. The loss ratio on the basis of losses incurred to premiums earned was 46.19 per cent, as compared with 48.70 per cent for the previous year.

Farmers' Mutual Fire Insurance

The 1935 Abstract Tables of the sixty-eight companies of this type, including assets, liabilities, receipts and expenditures, are shown herewith on pages 102 to 109; individual loss ratios are on pages 362 and 363; and tables respecting aggregate resources (1903 - 1935), receipts and expenditures (1901-1935), and cost of insurance (1901-1935) are set out on pages 350 to 352.

At this time last year it was stated that "1934 has been a good year for the farmers' mutuals." Results of 1935 operations of these companies have proved equally favourable.

Net losses paid in 1935 amounted to $1,009,572—a decrease of 8% from the 1934 figure of $1,098,108, and 55% from the 1931 figure of $2,233,923. Net losses incurred was under the million-dollar mark for the first time since 1926, being down to $972,708, as compared to $1,022,875 in 1934 and $2,387,619 in 1931. Cost of management dropped $12,585 to $292,554. In terms of cents per $100 of the average net amount at risk during the year, the cost of insurance decreased from 45.51c. in 1931, 34.42c. in 1932, 31.87c. in 1933 and 24.73c. in 1934 to 23.96c. in 1935—a decrease of about ¾c. compared to 1934, and 21½c. compared to 1931.

Net 1935 cash receipts from cash payments or instalments thereof, interest on investments, and other sources (except assessments) was $1,688,000—an increase of $42,000 over 1934. Interest receipts was unchanged at $80,000, and net insurance in force was likewise unchanged at $528,058,000, so that the $42,000 increase in net cash receipts (except from assessments) resulted from improved current premium collections and minor rate adjustments. Net 1935 earned income (apart from assessments) totalled approximately $1,675,000, as compared to $1,681,000 in 1934. This ordinary net earned income of 1935 exceeded net incurred losses and expenses of 1935 by $410,000, as compared to an excess of $353,000 in 1934 and a deficiency of $47,000 in 1933. It is gratifying to note, on the other hand, that extraordinary income from assessments was down in 1935 to $4,400 (levied by one small company) from $81,200 in 1934 (levied by three larger companies).

After providing for net loss on sales of investments, increasing reserves for securities in default from $25,300 to $74,000, and writing off sundry uncollectible arrears, aggregate surplus at the end of 1935 amounted to $1,466,000, as compared to $1,128,000 in 1934 and $716,000 in 1933. In other words, the aggregate surplus of these companies has increased $750,000, or 105%, during the past two years, and, as noted above, the 1935 surplus increase of $338,000 was aided by only $4,400 of special assessments as compared to $81,200 of assessments in 1934 and $152,000 of assessments in 1933.

The aggregate liquid position of the companies likewise shows marked improvement, excess of bonds and cash over net outstanding losses and borrowed money increasing from $1,309,000 in 1933 to $1,753,000 in 1934 and $2,127,000 in 1935—an increase of $818,000 (62%) since the end of 1933, the 1935 increase being $374,000. Securities in default are included in these figures at net amounts after deducting investment reserves which, as noted above, amounted to $25,300 in 1934 and to $74,000 in 1935. Cash actually on hand and in bank increased to $329,000 since 1933 to $655,000 at the end of 1935, and bonds and debentures (net) increased $264,000 to $1,524,000 in the same period. On the other hand, unpaid losses at the year-end dropped from $146,000 in 1933 to only $22,500 in 1935, and borrowed money decreased sharply from $143,000 to $30,000 in the same period.

In the aggregate, the Ontario farmers' mutuals ended 1935 in the soundest financial condition which they have shown for many years, with surplus of 27¾c. per $100 of the net amount of insurance in force at the year-end. Their combined loss ratio (losses incurred to premiums earned) was 60.87c. in 1935, and the ratio of management expense to premiums earned continued low at 18.31%. With substantial interest income, these companies are not operating at a loss unless their loss ratio exceeds 80%. It has been under that figure by one-fourth in each of the past two years.

Although these companies as a whole have made good progress during 1934 and 1935 in recovering from the reverses encountered in 1930-1933, the experience of individual companies has varied sharply, and their individual financial strength is by no means uniform. In 1935, the deficits among the 68 companies decreased in number from 22 to 12, and in amount from $139,669 to $90,905. There had been 27 deficits, totalling $367,271, at the end of 1932, so that in the past three years the deficits were decreased $276,366, or 76%. During the same period surplus increased $531,737, or 81%. In 1935, 22 companies showed marked improvement; 44 companies showed comparatively little change; and 2 companies had fairly heavy, but not disastrous, losses. At the end of 1933, 17 companies had serious deficits and 26 companies had substantial surpluses; at the end of 1935, 4 companies show considerable deficits (of which only 1 is serious), and 35 companies hold satisfactory surpluses.

At the end of 1926, 20 companies were listed as having received approval for charging less than minimum rates prescribed by Section 106 of The Insurance Act. The number of companies qualifying for such approval had decreased to 16 by 1930 and to 13 by the end of 1934. Beginning January 1st, 1936, the Blanshard and McKillop companies brought the total of this fortunate group up to 15, and many other companies are making steady progress toward a surplus position adequate to justify reduction in rates below the statutory minimum of 30c. per $100 of insurance per year. At the beginning of 1936 the Usborne and Hibbert company received approval of reduction of its annual instalment rate from 15c. to 10c. per $100 of insurance—a record low rate since 1925.

Company Changes

By an agreement for reinsurance between the Empire Life Insurance Company and the Mutual Relief Life Insurance Company, dated December 23rd, 1935, and approved by Order-in-Council dated the 20th day of May, 1936, the Empire Life Insurance Company reinsured the outstanding contracts of life insurance of the Mutual Relief Life Insurance Company upon the terms and conditions set out in the agreement.

By an agreement for reinsurance between the Western Farmers' Weather Mutual Company and the Huron Weather Insurance Mutual Company, dated the 22nd day of May, 1936, and approved by Order-in-Council dated the 24th day of July, 1936, the outstanding contracts of the Huron Weather Insurance Mutual Company were reinsured in the Western Farmers' Weather Insurance Mutual Company, effective as of July 1st, 1936.

By a reinsurance agreement between the Ontario Equitable Life and Accident Insurance Company, an Ontario incorporated life insurance company, and the Equitable Life Insurance Company of Canada, incorporated by Special Act of the Parliament of Canada in 1936, by 1 Edw. VIII, chap. 55, the Equitable Life Insurance Company of Canada reinsured the outstanding policies and took over the assets and liabilities of the Ontario Equitable Life and Accident Insurance Company. The agreement was approved by Order-in-Council dated the 21st day of December, 1936, the agreement to become effective as of its date, *viz.* August 1st, 1936.

By a reinsurance agreement dated the 15th day of December, 1936, and approved by Order-in-Council dated the 21st day of December, 1936, the Economical Mutual Fire Insurance Company, incorporated by an Act of the Parliament of the Dominion of Canada, 1 Edw. VIII, chap. 54, assumed all the obligations and liabilities of the Economical Mutual Fire Insurance Company, an Ontario company incorporated in the year 1871 under the laws of the Province of Ontario, on the terms and conditions set out in the agreement. The Order-in-Council provided that the agreement become effective as of November 2nd, 1936.

Guarantee Companies Approved for Court Purposes, etc.

Since the date of the last Annual Report the guarantee bonds of the following companies have been approved by Order-in-Council for acceptance in lieu of personal or private suretyship prescribed or required by *The Guarantee Companies Securities Act*, or *The Judicature Act*, or *The Public Officers Act*, or any other similar Act of the Province of Ontario:

Consolidated Fire and Casualty Insurance Company, April 1st, 1936.

Canadian Fire Insurance Company, February 5th, 1936.

The Liverpool and London and Globe Insurance Company, Limited, February 5th, 1936.

Licensing of Insurance Agents

During the license term ending September 30th, 1936, approximately 8,300 life insurance and 6,900 other than life insurance agents were licensed under the Agents' Qualification Law. These figures are slightly less than those for the preceding term, as published in the Report for 1935.

The Advisory Board, which functions under Section 256 (9) of the Act, held 41 meetings for the purpose of considering other than life applications. At these meetings a total of 264 applications for license and renewal of license were heard. As a result, 117 licenses were granted, the majority subject to review at the close of the license term; 28 applications were withdrawn by the recommending company; 24 were withdrawn by the applicant himself, and 95 applications were declined by me upon the recommendation of the Board. In addition 42 applications were declined by me and no appeal from my decision was entered.

The Advisory Board held four meetings during the same period to consider cases relating to life insurance. Only five cases were considered by the Board, and of these, two applications were withdrawn by the recommending company, one license was granted subject to review at the close of the license term, one was granted subject to review at the end of six months, and in the other case the suspension placed on the agent's license during the preceding term upon the recommendation of the Board was continued to the end of the license term. As pointed out in preceding reports, doubtful applications and complaints respecting life insurance agents and their licenses are referred first of all to a Joint Committee representing the Canadian Life Insurance Officers' Association, the Life Agency Officers' Association and the Life Underwriters' Association of Canada. This Committee reviews these applications and complaints with the parties and companies interested, and in almost every case the matter is satisfactorily disposed of by it without the intervention of the Statutory Advisory Board. Only in cases where a doubtful application, or a complaint cannot be settled "out of court" as it were by the Joint Committee, is it referred to the Advisory Board.

During the period under discussion the Department prosecuted three persons under Section 263*a* of *The Insurance Act* for soliciting the right to negotiate or for negotiating, or attempting to negotiate for compensation the settlement of a claim for loss or damage arising out of a motor vehicle accident. These charges were the first to be laid by the Department under the section which came into effect at the close of the 1935 Session of the Legislature. Two of the accused were acquitted and one was convicted. The convicted person appealed and on appeal the conviction was confirmed. The Department also was interested in a charge laid by the Crown Attorney at Chatham against an adjuster for the assured who was convicted on the charge of conspiracy to defraud an insurance company. The Appeal Court in this case upheld the sentence of six months imposed by the trial judge. Three former insurance agents were charged by the Department with having acted as insurance agents without the license required by Section 256 of the Act. In all cases convictions were registered.

The Department continued throughout the year ending September 30th, 1936, to call for Quarterly Returns of Agents' Balances more than ninety days overdue, and my report on the returns for the period ending on that date will be found in Appendix IX.

On June 3rd, 1936, an Order-in-Council was approved by the Honourable the Lieutenant-Governor providing for a new schedule of fees for licenses of insurance agents and brokers. A copy of the Order-in-Council will be found in Appendix X.

In commenting on the administration of the Agents' Qualification Law, I should like to say that, after a careful review of the situation, I am convinced that the other than life insurance companies could exercise a great deal more care in the selection of agents. In signing the Notice of Appointment of Agent on the application forms the signatory official of the company makes the following statement: "The qualifications and record of the applicant have been investigated, and on behalf of this company I hereby recommend him as a trustworthy and competent person of sufficient insurance experience to entitle him to receive a license to act as an insurance agent for any classes of insurance other than life insurance." I would submit that the foregoing record clearly indicates that some of the signing officers of the companies have not made the investigation to which they have attested in the application. A little more care in the selection of agents would greatly facilitate the work of the Department in the administration of the Agents' Qualification Law.

Valuation of Securities

This Report includes as Appendix II the Report of the Standing Committee of the Association of Superintendents of Insurance of the Provinces of Canada on Valuation of Securities, dated December 30th, 1935.

Hartley D. McNairn.

Superintendent of Insurance.

Parliament Buildings, Toronto,
December 30th, 1936.

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INDEX AND LICENSE REGISTER

INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS IN ONTARIO, AND CLASSES OF INSURANCE FOR WHICH AUTHORIZED, AS AT DECEMBER 31, 1935.*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at December 31, 1935:

Class of Insurance	A	B	C	D	E	F	G	H	I	
	Joint Stock	Mutuals	Cash Mutuals	Fraternals	Mutual Benefit	Miscellaneous	Reciprocals	Lloyds	Pension Fund Associations	Total
Accident	80	5	...	...	...	...	...	...	...	85
Aircraft	18	...	...	...	...	...	...	...	...	18
Automobile	160	7	1	...	...	...	1	...	...	169
Boiler and Machinery	21	...	...	...	...	...	...	...	...	21
Credit	1	...	...	...	...	...	...	...	...	1
Employers' Liability	55	1	...	...	...	...	...	...	...	56
Fire	206	105	7	...	...	2	13	...	...	332
Guarantee	61	...	...	...	...	...	...	...	...	61
Hail	43	1	...	...	...	...	...	...	...	44
Inland Transportation	95	3	...	...	...	...	...	...	...	98
Life	36	8	...	37	...	2	...	...	2	85
Livestock	4	...	...	...	...	...	...	...	...	4
Marine	51	...	...	...	...	...	...	...	...	51
Plate Glass	76	1	1	...	...	...	...	...	...	78
Property Damage	131	9	...	...	...	...	2	...	...	142
Public Liability	66	1	...	...	...	...	...	...	...	67
Sickness	67	4	...	2	...	...	...	...	...	73
Sick and Funeral Benefit	...	...	...	20	116	...	...	...	...	136
Sprinkler Leakage	155	7	1	...	...	...	...	...	...	165
Theft	80	...	1	...	...	...	...	...	...	81
Weather	146	7	3	...	...	...	3	...	...	159
Workmen's Compensation	27	...	...	...	...	...	...	...	...	27

*See Index Addenda for lists of insurers newly licensed, withdrawn, or licensed for additional classes of insurance between January 1, 1936, and date of this report.

N.B.—Insurers discontinuing the business of life insurance in Ontario and confining their business to the renewal from time to time of life insurance policies are not required to be licensed under The Insurance Act (Ont.). (Vide R.S.O. 1927, c. 222, s. 20.)

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2	Aetna Casualty and Surety	Guarantee and Automobile Insurance	3
3	Aetna Insurance Company	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather	3
4	Aetna Life Insurance	Life, Accident, Sickness, Employers' Liability and Public Liability Insurance	3
5	Agricultural Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	4
6	Alliance Assurance Company	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	4
7	Alliance Insurance of Philadelphia	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	4
8	American Alliance Insurance	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	4
9	American Automobile Fire	Automobile Insurance	4
10	American Automobile Insurance	Automobile Insurance	5
11	American Central Insurance	Fire, Automobile, Hail, Sprinkler Leakage and Weather Insurance	5
12	American Credit Indemnity	Credit Insurance	5
13	American Equitable Assurance	Fire, Property Damage and Sprinkler Leakage Insurance	5
14	American Home Fire	Fire, Automobile, Inland Transportation, Property Damage and Sprinkler Leakage Insurance	5
15	American Insurance	Fire, Automobile, Hail, Property Damage, Sprinkler Leakage and Weather Insurance	6
16	American Surety Company	Theft and Guarantee Insurance	6
17	Anglo-Scottish Insurance	Fire, Accident, Automobile, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	6
18	Atlas Assurance Company	Fire, Automobile, Accident, Inland Transportation, Plate Glass, Public Liability, Sprinkler Leakage and Theft Insurance	6
19	Automobile Insurance	Fire, Inland Transportation, Marine, Property Damage, Theft and Weather Insurance	6
20	Baloise Fire Insurance Company	Fire Insurance	7
21	Beaver Fire Insurance	Fire, Sprinkler Leakage and Weather Insurance	7
22	Bee Fire Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	7
23	Boiler Inspection and Insurance	Boiler and Machinery Insurance	7
24	Boston Insurance Company	Fire, Automobile, Property Damage and Weather Insurance	8
25	British America Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Marine, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	8
26	British Canadian Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	8
27	British Crown Assurance	Fire, Sprinkler Leakage and Weather Insurance	8
28	British Empire Assurance	Fire, Accident, Automobile, Employers' Lability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	9
29	British and European Insurance	Fire, Automobile, Sprinkler Leakage and Weather Insurance	9
30	British and Foreign Marine	Inland Transportation and Marine Insurance	9
31	British General Insurance	Fire, Automobile, Sprinkler Leakage and Weather Insurance	9
32	British Law Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	9
33	British Northwestern Fire	Fire, Accident, Inland Transportation, Plate Glass, Sickness, Sprinkler Leakage, Theft and Weather Insurance	10
34	British Oak Insurance	Fire, Automobile and Inland Transportation Insurance	10
35	British Traders Insurance	Fire, Automobile, Marine, Property Damage and Weather Insurance	10
36	Caledonian-American Insurance	Fire, Sprinkler Leakage and Weather Insurance	10
37	Caledonian Insurance Company	Fire, Automobile, Sprinkler Leakage and Weather Insurance	10
38	California Insurance Company	Fire, Sprinkler Leakage and Weather Insurance	11
39	Camden Fire Insurance	Fire, Automobile and Property Damage Insurance	11
40	Canada Accident and Fire	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	11
41	Canada Life Assurance	Life Insurance	11
42	Canada Security Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	12
43	Canadian Fire Insurance	Fire, Accident, Automobile, Guarantee, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	12
44	Canadian General Insurance	Fire, Automobile, Accident, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	12
45	Canadian Indemnity Company	Fire, Automobile, Accident, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft Insurance	12
46	Canadian Surety Company	Fire, Automobile, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Theft Insurance	12

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Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (*PageNo.*)
47	*Capital Life Assurance	Life Insurance	
48	Car and General Insurance	Fire, Accident, Automobile, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage and Weather Insurance	13
49	Casualty Company of Canada	Fire, Automobile, Accident, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Insurance	13
50	Central Insurance Company	Fire and Automobile Insurance	13
51	Central Union Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	13
52	Century Insurance Company	Fire, Accident, Automobile, Guarantee, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	13
53	China Fire Insurance	Fire, Automobile, Property Damage and Weather Insurance	14
54	Citizens Insurance Company of N.J.	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	14
55	City of New York Insurance	Fire, Hail, Marine, Sprinkler Leakage and Weather Insurance	14
56	Columbia Insurance Company	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	14
57	Commercial Union Assurance	Fire, Life, Accident, Automobile, Inland Transportation, Plate Glass, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	14
58	Confederation Life	Life, Accident and Sickness Insurance	15
59	Connecticut Fire Insurance	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	15
60	Consolidated Fire and Casualty	Fire, Automobile, Accident, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability and Sickness Insurance	15
61	Continental Assurance Company	Life Insurance	15
62	Continental Casualty Company	Accident, Automobile, Employers' Liability, Plate Glass, Public Liability, Property Damage, Sickness and Theft Insurance	16
63	Continental Insurance Company	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	16
64	Continental Life Insurance	Life Insurance	16
65	Cornhill Insurance Company	Fire and Automobile Insurance	16
66	County Fire Insurance	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	16
67	Crown Life Insurance	Life Insurance	17
68	Dominion of Canada General	Fire, Life, Automobile, Accident, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	17
69	Dominion Fire Insurance	Fire, Accident, Automobile and Plate Glass Insurance	17
70	Dominion Life Assurance	Life Insurance	17
71	Eagle, Star and British Dominions	Fire, Plate Glass, Sprinkler Leakage and Weather Insurance	18
72	T. Eaton General Insurance	Inland Transportation Insurance	18
73	T. Eaton Life Assurance	Life Insurance	18
74	Empire Life Insurance	Life Insurance	18
75	Employers' Liability Assurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	26
76	†Employers' Reinsurance Corp.	Accident, Automobile, Employers' Liability, Guarantee, Property Damage, Public Liability, Theft and Workmen's Compensation (limited to contracts of reinsurance)	00
77	Ensign Insurance Company	Fire and Sprinkler Leakage Insurance	27
78	Equitable Fire and Marine	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	27
79	Essex and Suffolk	Fire and Sprinkler Leakage Insurance	27
80	Eureka-Security Fire and Marine	Fire and Property Damage Insurance	27
81	Excelsior Life Insurance	Life Insurance	27
82	Excess Insurance Company	Fire Insurance	28
83	Federal Fire Insurance	Fire, Plate Glass and Public Liability Insurance	28
84	Federal Insurance Company	Fire, Automobile, Inland Transportation, Marine and Property Damage Insurance	30
85	Fidelity & Casualty Company	Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	31
86	Fidelity Insurance Company	Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	31
87	Fidelity-Phenix Fire Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	31
88	Fire Assoc. of Philadelphia	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	31
89	Fire Insurance Company	Fire, Property Damage and Sprinkler Leakage Insurance	31
90	Firemen's Fund Insurance	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	32
91	Firemen's Insurance Company	Fire, Automobile, Hail, Sprinkler Leakage and Weather Insurance	32
92	First American Fire Insurance	Fire, Hail, Inland Transportation, Sprinkler Leakage and Weather Insurance	32
93	First National Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	32
94	Fonciere Fire of Paris, France	Fire Insurance	32
95	Fonciere Transport & Accident	Accident, Automobile, Inland Transportation and Theft Insurance	33

*Reinsured with the Confederation Life Association by agreement dated September 12, 1935.

†Licensed January 1st, 1936.

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Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (*PageNo.*)
96	Franklin Fire	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	33
97	General Accident Assurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	33
98	General Accident, Fire and Life	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	33
99	General Casualty of America	Automobile and Plate Glass Insurance	33
100	General Casualty of Paris	Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance	34
101	General Exchange Insurance	Automobile Insurance	34
102	General Fire of Paris, France	Fire, Automobile, Sprinkler Leakage and Weather Insurance	34
103	General Insurance of America	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	34
104	Girard Fire and Marine	Fire, Hail and Weather Insurance	35
105	Glens Falls Insurance	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	35
106	Globe Indemnity Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	35
107	Grain Insurance and Guarantee	Fire, Guarantee and Theft Insurance (only as a discontinuing Company)	35
108	Granite State Fire Insurance	Fire Insurance	36
109	Great American Indemnity	Automobile, Aircraft and Plate Glass Insurance	36
110	Great American Insurance	Fire, Automobile, Aircraft, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	36
111	Great West Life Assurance	Life Insurance	36
112	Guarantee Co. of North America	Guarantee and Theft Insurance	37
113	Guardian Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	37
114	Guardian Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	37
115	Guildhall Insurance Company	Fire, Accident, Automobile, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	37
116	Halifax Fire Insurance	Fire, Automobile and Plate Glass Insurance	38
117	Hand-in-Hand Insurance	Fire, Automobile, Hail and Plate Glass Insurance	38
118	Hanover Fire Insurance	Fire Insurance	40
119	Hartford Accident and Indemnity	Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Live Stock, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	40
120	Hartford Fire Insurance	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	41
121	Hartford Live Stock Insurance	Live Stock Insurance	41
122	Home Fire and Marine	Fire, Automobile, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	41
123	Home Insurance Company	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	41
124	Homestead Fire Insurance	Fire, Automobile, Marine, Sprinkler Leakage and Weather Insurance	42
125	Hudson Bay Insurance	Fire, Automobile, Accident, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	42
126	Imperial Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	42
127	Imperial Guarantee and Accident	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	42
128	Imperial Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	43
129	Imperial Life Assurance	Life Insurance	43
130	Indemnity Insurance Company	Accident, Automobile, Employers' Liability, Guarantee, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	43
131	Indemnity Marine Assurance	Marine, Inland Transportation and Property Damage Insurance	43
132	Insurance Co. of North America	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	44
133	International Fidelity Insurance	Guarantee Insurance	44
134	International Insurance Company	Fire Insurance	44
135	Law, Union and Rock	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Public Liability, Theft, Weather and Workmen's Compensation Insurance	44
136	Legal and General Assur. Society	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Insurance	44
137	Liverpool and London and Globe	Fire, Life, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	45

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138	Liverpool-Manitoba Assurance	Fire and Automobile Insurance	45
139	Local Government Guar. Society	Fire, Sprinkler Leakage and Weather Insurance	45
140	London Assurance	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	45
141	London-Canada Insur. Company	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	46
142	London and County Insur. Co.	Fire, Automobile, Sprinkler Leakage and Weather Insurance	46
143	London Guarantee and Accident	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	46
144	London and Lanc. Guar. and Acc.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance	46
145	London and Lancashire Insur. Co.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	46
146	London Life Insurance	Life, Accident and Sickness Insurance	47
147	London and Provincial	Fire, Accident, Automobile, Guarantee, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Insurance	47
148	London and Scottish Assurance	Life, Fire, Accident, Automobile, Hail, Plate Glass, Property Damage, Sickness and Theft Insurance	47
149	Loyal Life Insurance	Life	47
150	Loyal Protective Insurance	Accident and Sickness Insurance	48
151	Lumbermen's Insurance Company	Fire Insurance	48
152	Manufacturers Life Insurance	Life Insurance	48
153	Marine Insurance Company	Fire, Aircraft, Automobile, Inland Transportation, Marine and Property Damage Insurance	48
154	Maryland Casualty Company	Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	48
155	Maryland Insurance Company	Fire, Hail, Inland Transportation, Sprinkler Leakage and Weather Insurance	49
156	*Mercantile Fire Insurance Co.	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	49
157	Merchants Casualty Insurance	Accident, Automobile, Employers' Liability, Property Damage, Public Liability and Sickness Insurance	49
158	Merchants Fire Assurance Corp.	Fire, Property Damage and Sprinkler Leakage Insurance	49
159	Merchants Fire Insurance	Fire and Automobile Insurance	49
160	Merchants and Manufacturers Fire.	Fire, Property Damage and Sprinkler Leakage Insurance	52
161	Merchants Marine Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	53
162	Mercury Insurance Company	Fire, Automobile, Sprinkler Leakage and Weather Insurance	53
163	Metropolitan Casualty Insurance	Accident, Automobile, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness and Theft Insurance	53
164	Michigan Fire and Marine	Fire, Hail, Property Damage, Sprinkler Leakage and Weather Insurance	53
165	Monarch Life Assurance	Life Insurance	53
166	Montreal Life Insurance	Life Insurance	54
167	Motor Union Insurance	Fire, Accident, Automobile, Plate Glass, Public Liability, Sprinkler Leakage and Weather Insurance	54
168	Mutual Life and Citizens'	Life Insurance	54
169	National-Ben Franklin Fire	Fire, Automobile and Sprinkler Leakage Insurance	54
170	National Fire of Hartford	Fire, Aircraft, Automobile, Inland Transportation and Property Damage Insurance	54
171	National Liberty Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	55
172	National Life Assurance	Life Insurance	55
173	National-Liverpool Insurance	Fire Insurance	55
174	National Provincial Insurance	Fire, Plate Glass, Sprinkler Leakage and Weather Insurance	55
175	National Surety Corporation	Guarantee and Theft Insurance	56
176	National Union Fire Insurance	Fire, Automobile and Inland Transportation Insurance	56
177	Nationale Fire Insurance	Fire, Property Damage and Sprinkler Leakage Insurance	56
178	Newark Fire Insurance	Fire, Automobile, Sprinkler Leakage and Weather Insurance	56
179	New Brunswick Fire Insurance	Fire, Hail, Marine, Sprinkler Leakage and Weather Insurance	56
180	New Hampshire Fire Insurance	Fire and Automobile Insurance	57
181	New Jersey Insurance	Fire, Automobile and Sprinkler Leakage Insurance	57
182	New York Fire Insurance	Fire, Property Damage and Sprinkler Leakage Insurance	57
183	New York Underwriters Insurance.	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	57
184	Niagara Fire Insurance	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	57
185	North American Accident	Accident and Sickness Insurance	58
186	North British and Mercantile	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	58
187	North Empire Fire Insurance	Fire, Property Damage and Sprinkler Leakage Insurance	58
188	North River Insurance	Fire, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	58
189	North West Fire Insurance	Fire, Sprinkler Leakage and Weather Insurance	59
190	Northern Assurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employees' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	59

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*Name changed to Mercantile Insurance Company April 9, 1936.

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Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (*PageNo.*)
191	Northern Life Assurance	Life Insurance	59
192	Northwest Casualty Company	Automobile Theft and Plate Glass Insurance	59
193	Northwestern National Insur. Co.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	60
194	Norwich Union Fire Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	60
195	Occidental Fire Insurance Company	Fire, Automobile, Accident, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	60
196	Occidental Life Insurance Co.	Life, Accident and Sickness Insurance	60
197	Ocean Accident and Guar Corp.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	61
198	*Ontario Equitable Life and Acc.	Life Insurance	61
199	Pacific Coast Fire Insurance Co.	Fire, Automobile, Accident, Property Damage, Sprinkler Leakage and Weather Insurance	71
200	Pacific Fire Insurance Company	Fire, Property Damage and Sprinkler Leakage Insurance	71
201	Palatine Insurance Company	Fire, Automobile, Sprinkler Leakage and Weather Insurance	71
202	Patriotic Assurance Company	Fire, Automobile, Sprinkler Leakage and Weather Insurance	71
203	Pearl Assurance Company, Limited.	Fire, Automobile, Accident, Guarantee, Inland Transportation, Public Liability, Theft and Property Damage Insurance	71
204	Phenix Fire of Paris, France	Fire and Automobile Insurance	72
205	Philadelphia Fire and Marine	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	72
206	Phoenix Assurance Company	Life, Fire, Aircraft, Automobile, Accident, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Public Liability, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	72
207	Phoenix Insurance Co. of Hartford.	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	72
208	Pilot Insurance Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	73
209	Pioneer Insurance Company	Fire, Automobile, Sprinkler Leakage and Weather Insurance	75
210	Planet Assurance Company	Fire, Sprinkler Leakage and Weather Insurance	75
211	Protective Association of Canada.	Accident and Sickness Insurance	76
212	Providence Fire Assurance of Paris.	Fire Insurance	76
213	Providence Washington Insurance.	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage and Weather Insurance	76
214	Provident Assurance Company	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft, Weather and Workmen's Compensation Insurance	76
215	Provincial Insurance Company	Fire and Automobile Insurance	80
216	Prudential Assurance Company	Fire, Life, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	80
217	Quebec Fire Assurance	Fire, Sprinkler Leakage and Weather Insurance	80
218	Queen City Fire Insurance Co.	Fire and Hail Insurance	80
219	Queen Insurance Co. of America	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	83
220	Railway Passengers' Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	83
221	Reliance Insurance Company	Fire, Hail, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	83
222	Rhode Island Insurance Company.	Fire, Sprinkler Leakage and Weather Insurance	83
223	Royal Exchange Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	84
224	Royal Insurance Company	Fire, Life, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	84
225	Royal Scottish Insurance	Fire, Sprinkler Leakage and Weather Insurance	84
226	St. Paul Fire and Marine	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	84
227	Saint Paul-Mercury Indemnity	Automobile Insurance	85
228	Sauvegarde, La, Life Insurance	Life Insurance	85
229	Scottish Canadian Assurance	Fire, Sprinkler Leakage and Weather Insurance	85
230	Scottish Metropolitan Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness, Sprinkler Leakage, Weather and Workmen's Compensation Insurance	85

*Name changed to Equitable Life Insurance Company of Canada August 1, 1936.

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231	Scottish Union and National	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	85
232	Sea Insurance Company	Fire, Inland Transportation, Property Damage and Weather Insurance	86
233	Security Insurance of New Haven	Fire, Automobile, Hail, Property Damage, Sprinkler Leakage and Weather Insurance	86
234	Security National Insurance Co.	Fire, Sprinkler Leakage and Weather Insurance	86
235	Sentinel Fire Insurance Company	Fire, Automobile, Hail, Property Damage, Sprinkler Leakage and Weather Insurance	86
236	Southern Insurance Company	Fire, Automobile, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	86
237	Sovereign Life Assurance	Life Insurance	87
238	Springfield Fire and Marine	Fire, Automobile, Hail, Inland Transportation, Property Damage and Weather Insurance	87
239	Standard Marine Insurance	Inland Transportation and Marine Insurance	87
240	State Assurance Company	Fire, Sprinkler Leakage and Weather Insurance	87
241	Sun Insurance Office, Limited	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	87
242	Sun Life Assurance Company	Life Insurance	88
243	Sussex Fire Insurance Company	Fire Insurance	88
244	Tokio Marine and Fire	Fire, Inland Transportation, Marine and Property Damage Insurance	88
245	Toronto General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	88
246	Travelers Fire	Fire, Automobile, Aircraft, Inland Transportation, Property Damage and Weather Insurance	92
247	Travelers Indemnity	Accident, Automobile, Boiler and Machinery, Plate Glass, Public Liability, Property Damage and Theft Insurance	92
248	Travelers Insurance	Life, Accident, Automobile, Employers' Liability and Sickness Insurance	93
249	Union Assurance Society	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	93
250	Union Fire, Accident and General	Fire, Automobile and Theft Insurance	93
251	Union Insurance Society of Canton.	Fire, Automobile, Accident, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft, Weather and Workmen's Compensation Insurance	93
252	Union Labor Life	Life Insurance	94
253	Union Marine and General	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	94
254	United British	Fire, Automobile, Sprinkler Leakage and Weather Insurance	94
255	United Firemen's of Philadelphia	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	94
256	United States Fidelity & Guaranty.	Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	94
257	United States Fire	Fire, Automobile, Aircraft, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	95
258	United States Guarantee	Automobile, Public Liability and Theft Insurance	95
259	United States Life	Life Insurance	95
260	Urbaine Fire of Paris, France	Fire and Sprinkler Leakage Insurance	95
261	Wellington Fire	Fire and Automobile Insurance	95
262	Westchester Fire Insurance	Fire, Aircraft, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	98
263	Western Assurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	98
264	Western Life Assurance	Life Insurance	99
265	Westminster Fire Office	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	99
266	World Fire and Marine	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	99
267	World Marine and General	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	99
268	Yorkshire Insurance	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	100
269	Zurich General Acc. & Liability	Accident, Automobile, Employers' Liability, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	100

INDEX AND LICENSE REGISTER—*Continued*

CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (*Page No.*)
	Farmers' Mutual Fire		
1	Algoma	Fire Insurance	102
2	Amherst Island	Fire Insurance	102
3	Ayr Farmers'	Fire Insurance	102
4	Bay of Quinte Agricultural	Fire Insurance	102
5	Bertie and Willoughby Farmers'	Fire Insurance	102
6	Blanshard	Fire Insurance	102
7	Blenheim, North	Fire Insurance	102
8	Brant County Farmers'	Fire Insurance	102
9	Canadian Millers'	Fire Insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade	102
10	Caradoc Farmers'	Fire Insurance	102
11	Clinton	Fire Insurance	102
12	Culross	Fire Insurance	102
13	Dereham and West Oxford	Fire Insurance	102
14	Dorchester, North and South	Fire Insurance	102
15	Downie	Fire Insurance	102
16	Dufferin Farmers'	Fire Insurance	102
17	Dumfries, North, and Waterloo, South	Fire Insurance	102
18	Dunwich Farmers'	Fire Insurance	102
19	Easthope, South, Farmers'	Fire Insurance	102
20	Ekfrid	Fire Insurance	102
21	Elma Farmers'	Fire Insurance	102
22	Eramosa	Fire Insurance	102
23	Erie Farmers'	Fire Insurance	102
24	Farmers' Central	Fire Insurance	102
25	Farmers' Union	Fire Insurance	102
26	Formosa	Fire Insurance	102
27	Germania Farmers'	Fire Insurance	102
28	Glengarry Farmers'	Fire Insurance	102
29	Grand River	Fire Insurance	102
30	Grenville Patron	Fire Insurance	102
31	Grey and Bruce	Fire Insurance	102
32	Guelph Township	Fire Insurance	103
33	Halton Union	Fire Insurance	103
34	Hamilton Township	Fire Insurance	103
35	Hay Township	Fire Insurance	103
36	Hopewell Creek	Fire Insurance	103
37	Howard Farmers'	Fire Insurance	103
38	Howick	Fire Insurance	103
39	Kent and Essex	Fire Insurance	103
40	Lambton	Fire Insurance	103
41	Lanark County	Fire Insurance	103
42	Lennox and Addington	Fire Insurance	103
43	Lobo	Fire Insurance	103
44	London Township	Fire Insurance	103
45	McGillivray	Fire Insurance	103
46	McKillop	Fire Insurance	103
47	Maple Leaf	Fire Insurance	103
48	Nissouri	Fire Insurance	103
49	Norfolk	Fire Insurance	103
50	North Kent	Fire Insurance	103
51	Oneida	Fire Insurance	103
52	Ontario Threshermen's	Fire Insurance	103
53	Otter	Fire Insurance	103
54	*Oxford Farmers'	Fire Insurance	103
55	Peel County	Fire Insurance	103
56	Peel and Maryborough	Fire Insurance	103
57	Prescott Farmers'	Fire Insurance	103
58	Puslinch	Fire Insurance	103
59	Saltfleet and Binbrook	Fire Insurance	103
60	Southwold	Fire Insurance	103
61	Townsend Farmers'	Fire Insurance	103
62	Usborne and Hibbert	Fire Insurance	103
63	Walpole Farmers'	Fire Insurance	103
64	Waterloo, North	Fire Insurance	103
65	Wawanosh, West	Fire Insurance	103
66	Westminster Township	Fire Insurance	103
67	Williams, East	Fire Insurance	103
68	Yarmouth	Fire Insurance	103
	Farmers' Mutual—Weather		
1	†Huron Weather	Weather	110
2	Ontario Farmers' Weather	Weather	110
3	Western Farmers' Weather	Weather	110

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*Going into liquidation.

†Reinsured with Western Farmers' Weather Insurance Mutual Company as of July 1, 1936.

INDEX AND LICENSE REGISTER—*Continued*

CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (*Page No.*)
	Associated New England Factory Mutuals		
1	American Mutual, Providence, R.I.	Fire Insurance	112
2	Arkwright Mutual, Boston, Mass.	Fire Insurance	114
3	Blackstone Mutual Fire, Providence, R.I.	Fire Insurance	116
4	Boston Manufacturers' Mutual, Boston, Mass.	Fire Insurance	118
5	Cotton and Woolen Manufacturers', Boston, Mass.	Fire Insurance	120
6	Enterprise Mutual, Providence, R.I.	Fire Insurance	122
7	Fall River Manufacturers', Fall River, Mass.	Fire Insurance	124
8	Firemen's Mutual, Providence, R.I.	Fire Insurance	126
9	Hope Mutual Fire, Providence, R.I.	Fire Insurance	128
10	Industrial Mutual, Boston, Mass.	Fire Insurance	130
11	Manufacturers' Mutual Fire, Providence, R.I.	Fire Insurance	132
12	Mechanics' Mutual Fire, Providence, R.I.	Fire Insurance	134
13	*Mercantile Mutual Fire, Providence, R.I.	Fire Insurance	136
14	Merchants' Mutual Fire, Providence, R.I.	Fire Insurance	138
15	Mill Owners' Mutual Fire, Chicago, Ill.	Fire Insurance	140
16	Paper Mill Mutual Insurance, Boston, Mass.	Fire Insurance	142
17	Philadelphia Mfgrs.' Mutual, Philadelphia, Pa.	Fire Insurance	144
18	Protection Mutual Fire, Chicago, Ill.	Fire Insurance	146
19	Rhode Island Mutual Fire, Providence, R.I.	Fire Insurance	148
20	Rubber Manufacturers' Mutual, Boston, Mass.	Fire Insurance	150
21	State Mutual Fire, Providence, R.I.	Fire Insurance	152
22	What Cheer Mutual, Providence, R.I.	Fire Insurance	154
23	Worcester Manufacturers' Mutual, Worcester, Mass.	Fire Insurance	156
	Other Mutuals		
1	Ancient Foresters Mutual Life	Life Insurance	159
2	Central Manufacturers' Mutual	Fire, Automobile, Sprinkler Leakage Insurance	159
3	Hardware Dealers' Mutual	Fire, Automobile, Inland Transportation, Property Damage and Sprinkler Leakage Insurance	159
4	Hardware Mutual Fire	Fire, Automobile, Inland Transportation, Property Damage and Sprinkler Leakage Insurance	159
5	Indiana Lumbermen's Mutual	Fire, Property Damage, Weather Insurance	159
6	Lumber Mutual Fire	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	160
7	Lumbermen's Mutual Casualty	Automobile, Accident, Employer's Liability, Plate Glass, Public Liability and Property Damage Insurance	160
8	Lumbermen's Mutual Insurance Company	Fire and Automobile Insurance	160
9	Metropolitan Life Ins.	Life, Accident and Sickness Insurance	160
10	Mill Owners' Mutual of Iowa	Fire, Property Damage, Weather Insurance	160
11	Minnesota Implement Mutual	Fire, Automobile, Inland Transportation, Property Damage and Sprinkler Leakage Insurance	161
12	Mutual Benefit Health and Accident	Accident and Sickness Insurance	161
13	†Mutual Relief Life	Life Insurance	161
14	New York Life	Life Insurance	170
15	Northwestern Mutual Fire Assn.	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	170
16	Pennsylvania Lumbermen's Mutual	Fire, Hail, Property Damage, Sprinkler Leakage and Weather Insurance	170
17	Prudential Insurance Company	Life, Accident and Sickness Insurance	170
18	Royal Guardians	Life, Accident and Sickness Insurance	171
19	Standard Life Assurance	Life Insurance	171
20	State Life Insurance	Life Insurance	171
21	**Union Mutual Fire Insurance Company	Fire Insurance	171
22	United Mutual Fire	Fire Insurance	171

CLASS C—CASH MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (*Page No.*)
1	Economical Mutual Fire Insurance Company	Fire and Weather (limited to the Cash Plan) Insurance	175
2	Gore District Mutual Fire Insurance Company	Fire Insurance	177
3	Millers' National Insurance Company	Fire Insurance	180
4	Perth Mutual Fire Insurance Company	Fire Insurance	181
5	Portage La Prairie Mutual Insurance Company	Fire and Weather (limited to the Cash Plan) Insurance	183
6	Waterloo Mutual Fire Insurance Company	Fire Insurance	183
7	Wawanesa Mutual Insurance Company	Fire, Automobile, Plate Glass, Public Liability, Sprinkler Leakage, Theft and Weather (limited to the Cash Plan) Insurance	186

*Retired from business in Ontario January 1st, 1936.

†Reinsured in The Empire Life Insurance Company, May 20th, 1936.

**License expired April 30th, 1936.

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CLASS D—FRATERNAL SOCIETIES

Ref. No.	Name of Insurer	Class of Insurance	Annual Statement (*Page No.*)
1	Aid Association for Lutherans	Life Insurance, Sick and Funeral Benefits	189
2	Alliance Nationale	Life Insurance, Sick and Funeral Benefits	189
3	Artisans la Societe des Canadiens Francais	Life Insurance, Sick and Funeral Benefits	189
4	Canadian Order of Chosen Friends	Life Insurance, Sick and Funeral Benefits	189
5	Canadian Order of Foresters	Life Insurance, Sick and Funeral Benefits	198
6	Canadian Woodmen of the World	Life Insurance, Sick and Funeral Benefits	209
7	Catholic Mutual Benefit Association	Life Insurance, Sick and Funeral Benefits	209
8	Catholic Order of Foresters	Life Insurance	209
9	Civil Service Mutual Benefit Society	Life Insurance	210
10	Commercial Travelers' Mutual Accident Association of America	Accident Insurance	213
11	Commercial Travellers' Association of Canada	Life Insurance	213
12	Hamilton Firemen's Benefit Fund	Life Insurance	213
13	Hamilton Police Benefit Fund	Life Insurance	215
14	Independent Order of Foresters	Life Insurance, Sick and Funeral Benefits	217
15	Jewish National Workers' Alliance of America	Life Insurance, Sick and Funeral Benefits	217
16	Knights of Columbus	Life Insurance	217
17	London Police Benefit Fund	Life Insurance	218
18	Lutheran Brotherhood	Life Insurance	219
19	Lutheran Mutual Aid Society	Life Insurance, Sick and Funeral Benefits	219
20	Maccabees, The	Life Insurance, Sick and Funeral Benefits	219
21	Ministers' Life and Casualty Union	Life, Accident and Sickness Insurance	220
22	National Fraternal Society of the Deaf	Life Insurance, Sick and Funeral Benefits	220
23	Ontario Commercial Travellers' Association	Life Insurance	220
24	Orange Grand Lodge of British America	Life Insurance, Sick and Funeral Benefits	222
25	Ottawa Firemen's Superannuation and Benefit Fund	Life Insurance, Sick and Funeral Benefits	223
26	Ottawa Police Benefit Fund Association	Life Insurance	224
27	Royal Arcanum, Supreme Council	Life Insurance	226
28	St. Joseph Union of Canada	Life Insurance, Sick and Funeral Benefits	241
29	Slovene National Benefit Society	Life, Accident and Sickness Insurance	226
30	Sons of England Benefit Society	Life Insurance, Sick and Funeral Benefits	226
31	Sons of Scotland Benevolent Association	Life Insurance, Sick and Funeral Benefits	231
32	Stratford, City of, Municipal Benefit Fund	Life Insurance, Sick and Funeral Benefits	235
33	Toronto Firemen's Benefit Fund	Life Insurance	237
34	Toronto Police Benefit Fund	Life Insurance	239
35	United Commercial Travellers, Order of	Accident Insurance	248
36	Woman's Benefit Association	Life Insurance	248
37	Workmen's Circle	Life Insurance	248

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incorporated	Classes of Insurance	Annual Statement (*Page No.*)
1	A. & P. (Toronto) Managers' Mutual Benefit Society	1935	Sick and Funeral Benefits	254
2	A. & P. Toronto Mutual Benefit Society	1935	Sick and Funeral Benefits	254
3	*American Watch Case Company's Employees' Mutual Welfare Association	1919	Sick and Funeral Benefits	254
4	Army and Navy Veterans, Hamilton	1888	Sick and Funeral Benefits	254
5	Army and Navy Veterans, Toronto	1897	Sick and Funeral Benefits	254
6	Beaver Sick and Funeral Benefit Club	1917	Sick and Funeral Benefits	254
7	Border Cities Italian Club Mutual Benefit Society	1933	Sick and Funeral Benefits	254
8	Brantford Carriage Company, Limited, Relief Association	1920	Sick and Funeral Benefits	254
9	Brantford Hungarian Mutual Benefit Society	1926	Sick and Funeral Benefits	254
10	Brantford Polish Mutual Benefit and Friendly Society	1932	Sick and Funeral Benefits	254
11	Brown Bros., Limited, Employees' Benefit Society	1903	Sick and Funeral Benefits	254
12	Brunner Mond Mutual Benefit Society	1918	Sick and Funeral Benefits	254
13	Canada Cycle and Motor Company, Limited, Employees' Mutual Benefit Society	1918	Sick and Funeral Benefits	254
14	Canadian Acme Screw & Gear Employees' Mutual Benefit Society	1920	Sick and Funeral Benefits	254
15	Canadian Allis-Chalmers, Limited, Employees' Mutual Benefit Society	1897	Sick and Funeral Benefits	254
16	Canadian General Electric Company, Ward Street Works Division, Employees' Sick Benefit Society	1920	Sick and Funeral Benefits	254
17	Canadian Hebrew Benevolent Society	1920	Sick and Funeral Benefits	254
18	Canadian National Expressmen's Mutual Benefit Asscn.	1928	Sick and Funeral Benefits	254
19	Canadian Order of Rechabites	1912	Sick and Funeral Benefits	254
20	Canadian Pacific Expressmen's Sick Benefit Association	1893	Sick and Funeral Benefits	254
21	†Canadian Slovianian Mutual Benefit Society	1935	Sick and Funeral Benefits	...
22	**Chemsal Mutual Benefit Society	1932	Sick and Funeral Benefits	254
23	Citizens' Mutual Benefit Association	1933	Sick and Funeral Benefits	254
24	Cobban Mfg. Company's Employees' Mutual Benefit Society	1888	Sick and Funeral Benefits	254

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*Company winding up as of April 15th, 1936.

†This Company incorporated in March, 1935, but did no business till 1936, hence no statement.

**Company wound up, June 26th, 1936.

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CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incorporated	Classes of Insurance	Annual Statement (*Page No.*)
25	Cockshutt Plow Company Relief Association	1899	Sick and Funeral Benefits	254
26	Consumers' Gas Company's Employees' Mutual Benefit Society	1918	Sick and Funeral Benefits	254
27	Croatian Mutual Benefit Society of Canada	1933	Sick and Funeral Benefits	254
28	Czentoshower Aid Society	1916	Sick and Funeral Benefits	254
29	Daughters of England Benevolent Society	1895	Sick and Funeral Benefits	254
30	Dominion Forge and Stamping Company, Limited, Employees' Mutual Benefit Association	1920	Sick and Funeral Benefits	254
31	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Sick and Funeral Benefits	254
32	Engineers' Mutual Benefit Fund	1912	Sick and Funeral Benefits	254
33	Evening Telegram Employees' Benefit Society	1912	Sick and Funeral Benefits	254
34	Foresters, Subsid. High Court of the Ancient Order of	1935	Sick and Funeral Benefits	254
35	Globe Printing Company's Employees' Benefit Society	1896	Sick and Funeral Benefits	254
36	Grand Order of Israel Benefit Society	1908	Sick and Funeral Benefits	254
37	B. Greening Wire Company, Limited, Employees' Benefit Society	1910	Sick and Funeral Benefits	254
38	Gutta Percha and Rubber Mfg. Company of Toronto, Limited, Employees' Sick Benefit Society	1901	Sick and Funeral Benefits	254
39	H. A. Mutual Benefit Association	1918	Sick and Funeral Benefits	254
40	Hamilton St. Stanislaus Mutual Benefit Society	1916	Sick and Funeral Benefits	254
41	Hebrew Friendly Society of Toronto	1909	Sick and Funeral Benefits	254
42	Hebrew Sick Benefit Society	1918	Sick and Funeral Benefits	254
43	Hibernians, Ancient Order of	1893	Sick and Funeral Benefits	254
44	Imperial Varnish and Colour Sick Benefit Society	1911	Sick and Funeral Benefits	254
45	Independent Mutual Benefit Federation	1934	Sick and Funeral Benefits	254
46	Italian Brotherly Mutual Benefit Society	1930	Sick and Funeral Benefits	254
47	Italian Mutual Benefit Society of Port Arthur	1930	Sick and Funeral Benefits	254
48	Italo-Canadese Benevolent Society	1919	Sick and Funeral Benefits	254
49	Iwansker Mutual Benefit Society	1934	Sick and Funeral Benefits	255
50	Judean Benevolent and Friendly Society	1919	Sick and Funeral Benefits	255
51	Kieltzer Sick Benefit Society of Toronto	1914	Sick and Funeral Benefits	255
52	Knights of Malta, Chapter General of Canada	1932	Sick and Funeral Benefits	255
53	Knights of Pythias, Grand Lodge	1916	Sick and Funeral Benefits	255
54	Labour League Mutual Benefit Society	1927	Sick and Funeral Benefits	255
55	Lagover Mutual Benefit Society	1933	Sick and Funeral Benefits	255
56	Leaside Mutual Aid Society	1923	Sick and Funeral Benefits	255
57	Linitzer Sick Benefit Society	1916	Sick and Funeral Benefits	255
58	Loyal Orange Young Britons, Lodge No. 33	1895	Sick and Funeral Benefits	255
59	Loyal Order of Moose of Ontario	1917	Sick and Funeral Benefits	255
60	Loyal True Blue Association	1893	Sick and Funeral Benefits	255
61	MacLean Publishing Company, Limited, Mechanical Division, Mutual Benefit Association	1923	Sick and Funeral Benefits	255
62	Massey-Harris Company (Verity Works) Sick and Funeral Mutual Benefit Association	1899	Sick and Funeral Benefits	255
63	Massey-Harris Company, Limited (Brantford), Employees' Benefit Association	1894	Sick and Funeral Benefits	255
64	Massey-Harris (Toronto) Employees' Mutual Benefit Society	1883	Sick and Funeral Benefits	255
65	Mozirer Sick Benefit Society	1906	Sick and Funeral Benefits	255
66	Mutual Benefit Society of Alumnae Association, Victoria Hospital School of Nursing	1932	Sick and Funeral Benefits	255
67	Mutual Masonic Compact of St. Catharines and Niagara District	1893	Sick and Funeral Benefits	255
68	National Cash Register Employees' Benefit Society	1907	Sick and Funeral Benefits	255
69	National Slovak Mutual Benefit Society	1934	Sick and Funeral Benefits	255
70	Oddfellows, Independent Order of	1875	Sick and Funeral Benefits	251
71	Order of Sons of Italy of Ontario Mutual Benefit Society	1928	Sick and Funeral Benefits	255
72	Ostrowetz Independent Mutual Benefit Society	1926	Sick and Funeral Benefits	255
73	Ottawa Hebrew Benefit Society	1915	Sick and Funeral Benefits	255
74	*Ottawa Typographical Union No. 102	1895	Sick and Funeral Benefits	255
75	Polish Alliance Friendly Society of Canada	1907	Sick and Funeral Benefits	255
76	Polish Veterans' Mutual Benefit Society	1930	Sick and Funeral Benefits	255
77	Postal Benefit Association of Toronto	1894	Sick and Funeral Benefits	255
78	Pride of Israel Sick Benefit Society	1905	Sick and Funeral Benefits	255
79	Provincial Grand Lodge, Manchester Unity, Independent Order of Oddfellows of Ontario	1893	Sick and Funeral Benefits	255
80	Radomer Mutual Benefit Society	1935	Sick and Funeral Benefits	255
81	Rani Ghar Grotto Mutual Benefit Society	1934	Sick and Funeral Benefits	255
82	Rogers, Wm., Manufacturing Company, Welfare Society	1919	Sick and Funeral Benefits	255
83	†Ryerson Press Benefit Society	1921	Sick and Funeral Benefits	255
84	Sawyer-Massey Company, Limited, Employees' Mutual Benefit Association	1911	Sick and Funeral Benefits	255
85	Slingsby Manufacturing Company, Limited, Employees' Sick Benefit Society	1920	Sick and Funeral Benefits	255
86	Societa Figli d'Italia di Mutuo Soccorso St. Antonio, Ottawa	1919	Sick and Funeral Benefits	255
87	Societa Italiana di M. S. Guglielmo Marconi	1917	Sick and Funeral Benefits	255
88	Societa di Mutuo Soccorso Racalmutese	1919	Sick and Funeral Benefits	255
89	Societa di Mutuo Soccorso la Trinacria, Toronto	1914	Sick and Funeral Benefits	255
90	Sons and Daughters of Canadian Lithuanian Mutual Benefit Society	1914	Sick and Funeral Benefits	255
91	Sons and Daughters of Ireland Protestant Association	1893	Sick and Funeral Benefits	255

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*License not renewed in 1936.

†License not renewed. Charter surrendered.

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CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incorporated	Classes of Insurance	Annual Statement (*Page No.*)
92	Sons of David Mutual Benefit Society	1933	Sick and Funeral Benefits	255
93	Sons of Jacob Benevolent Society	1918	Sick and Funeral Benefits	255
94	St. Albert Friendly Society	1909	Sick and Funeral Benefits	255
95	St. Boniface Benefit Society	1894	Sick and Funeral Benefits	255
96	St. Davids Mutual Benefit Society	1914	Sick and Funeral Benefits	255
97	St. Joseph Aid Society (Formosa)	1887	Sick and Funeral Benefits	255
98	Star of Italy Mutual Aid and Benevolent Society	1918	Sick and Funeral Benefits	255
99	Star Mutual Benefit Society	1926	Sick and Funeral Benefits	255
100	Theatrical Mutual Association of Hamilton	1907	Sick and Funeral Benefits	255
101	Theatrical Mutual Association, Toronto	1886	Sick and Funeral Benefits	255
102	Toronto Civic Employees' Benefit Association	1893	Sick and Funeral Benefits	255
103	Toronto Hebrew Benevolent Society	1899	Sick and Funeral Benefits	255
104	Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Sick and Funeral Benefits	255
105	Toronto Independent Benevolent Association	1911	Sick and Funeral Benefits	255
106	Toronto Musical Protective Association	1894	Sick and Funeral Benefits	255
107	Toronto Railway Employees' Union and Benefit Society	1897	Sick and Funeral Benefits	255
108	*Toronto Typographical Union, No. 91	1894	Sick and Funeral Benefits	255
109	Transportation Club of Toronto	1917	Sick and Funeral Benefits	255
110	Ukrainian National Mutual Benefit Association	1933	Sick and Funeral Benefits	255
111	Ulga Mutual Benefit Society	1924	Sick and Funeral Benefits	256
112	Union of Ukrainian Brotherhoods	1911	Sick and Funeral Benefits	256
113	United Mutual Benefit Society of A. Pushkin	1931	Sick and Funeral Benefits	256
114	Vitese Mutual Benefit Society	1935	Sick and Funeral Benefits	256
115	Warsaw Lodzer Mutual Benefit Association	1930	Sick and Funeral Benefits	256
116	Young Men's Hebrew Association	1912	Sick and Funeral Benefits	256
117	Zion Benevolent Society	1911	Sick and Funeral Benefits	256

*License not renewed in 1936.

CLASS F—COMPANIES DULY INCORPORATED TO UNDERTAKE INSURANCE CONTRACTS AND NOT WITHIN ANY OF THE CLASSES MENTIONED IN CLASSES A, B, C, D AND E

Ref. No.	Name of Insurer	Classes of Insurance	Annual II Statement (*Page No.*)
1	Commerce Mutual Fire Insurance Company	Fire Insurance	269
2	Mutual Life Assurance Company of Canada	Life Insurance	269
3	North American Life Assurance Company	Life Insurance	269
4	Stanstead and Sherbrooke Fire Insurance Co	Fire Insurance (limited to the Cash Plan)	269

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (*Page No.*)
1	Affiliated Underwriters	Fire Insurance	275
2	American Exchange Underwriters	Fire Insurance	275
3	Canadian Reciprocal Underwriters	Fire Insurance	275
4	Canners' Exchange	Fire, Property Damage and Weather Insurance	277
5	Detroit Automobile Inter-Insurance Exchange	Automobile Insurance, limited to persons who are members of the Detroit Automobile Club and members of other clubs in Michigan, which are affiliated with the American Automobile Association	279
6	Fireproof-Sprinklered Underwriters	Fire Insurance	280
7	Individual Underwriters	Fire Insurance	280
8	Inter-Insurer's Exchange	Fire and Property Insurance	280
9	Lumbermen's Underwriting Alliance	Fire Insurance	280
10	Manufacturing Lumbermen's Underwriters	Fire Insurance	281
11	Metropolitan Inter-Insurers	Fire Insurance	281
12	New York Reciprocal Underwriters	Fire Insurance	281
13	Tornado Inter-Insurance Exchange	Weather, limited to loss or damage arising from tornado or cyclone and including resultant fire loss	281
14	Underwriters' Exchange	Fire and Property Insurance	281
15	Warner Reciprocal Insurers	Fire, Property Damage and Weather Insurance	282

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CLASS H—LLOYD'S

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (*Page No.*)
1	Non-Marine Underwriters, Members of Lloyd's, London, England	All classes except Life Insurance	287

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (*Page No.*)
1	Prevoyants du Canada (Les)	Life Insurance	291
2	Societe Saint Jean Baptiste de Montreal Caisse National	Life Insurance	294

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1st, 1936, AND DATE OF THIS REPORT

Name of Insurer	Effective Date of Supplementary License	Additional Classes of Insurance for which Authorized
Class A		
New Brunswick Fire Insurance Company	Nov. 26, 1936	Inland Transportation Insurance.
Class C		
Economical Mutual Fire Insurance Company	Dec. 28, 1936	Accident, Automobile, Employers' Liability, Property Damage, Public Liability and Sickness Insurance.

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1936, AND DATE OF THIS REPORT

Name of Insurer	Effective Date of License	Classes of Insurance
Class A		
Bankers' and Shippers' Insurance Company of New York	Jan. 17, 1936	Fire Insurance.
Employers' Reinsurance Corporation	Jan. 1, 1936	Accident, Automobile, Employers' Liability, Guarantee, Property Damage, Public Liability, Theft and Workmen's Compensation Insurance (limited to contracts of reinsurance exclusively).
Equitable Life Insurance Company of Canada	Aug. 1, 1936	Life Insurance.
Hartford Steam Boiler Inspection and Insurance Company	Mar. 30, 1936	Boiler and Machinery Insurance (limited to contracts of reinsurance).
National Security Fire Insurance Company	Aug. 28, 1936	Fire Insurance.
Svea Fire and Life Insurance Company, Limited	Feb. 15, 1936	Fire, Automobile, Sprinkler Leakage and Weather Insurance.
Switzerland General Insurance Company, Limited	Jan. 25, 1936	Fire Insurance.
Wapiti Insurance Company	Feb. 12, 1936	Fire, Automobile, Sprinkler Leakage and Weather Insurance.
Class D		
Croatian Fraternal Union of America	Jan. 6, 1936	Life Insurance and Sick and Funeral Benefits.
First Catholic Slovak Union of the United States of America	June 5, 1936	Life Insurance.
Class E		
Sons of Abraham Mutual Benefit Society	Mar. 5, 1936	Sick and Funeral Benefits.

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN JANUARY 1st, 1936, AND DATE OF THIS REPORT

Name of Insurer	
Class B	
Huron Weather Insurance Mutual Company	Reinsured in Western Farmers' Weather Insurance Mutual Company, as of July 1st, 1936.
Mercantile Mutual Fire Insurance Company	Retired from business in Ontario, January 1st, 1936.
Mutual Relief Life Insurance Company	Reinsured in the Empire Life Insurance Company, May 20th, 1936.
Oxford Farmers' Mutual Fire Insurance Company	Went into voluntary liquidation, April 20th, 1936.
Union Mutual Fire Insurance Company	License expired, April 30th, 1936.
Class E	
American Watch Case Company Employees' Mutual Welfare Association	License not renewed in 1936.
Chemsal Mutual Benefit Society	Company wound up, June 26th, 1936.
Ottawa Typographical Union, No. 102	License not renewed in 1936.
Ryerson Press Benefit Society	License not renewed. Charter surrendered, June 30th, 1936.
Toronto Typographical Union, No. 91	License not renewed in 1936.

I

ANNUAL STATEMENTS

A

JOINT STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint Stock, Mutual, Cash Mutual, Fraternal, Reciprocal and Miscellaneous Insurers, viz.:

The insurer is also registered pursuant to *The Canadian and British Insurance Companies Act, 1932, or the Foreign Insurance Companies Act, 1932*, as the case may be, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Regulations passed under Section 70 (2) of the Act.

A

ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, C. H. Mitchell, Halifax, N.S.; Vice-President, G. R. Hart, Halifax, N.S.; Secretary-Treasurer, G. R. Wilson, Halifax, N.S.

Directors.—T. F. Tobin, K.C., Halifax, N.S.; A. N. Jones, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; C. W. C. Tyre, Montreal, Que.

Chief or General Agent in Ontario.—Percy E. Henderson, 18 Toronto St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—1862.

Capital stock paid in cash	$400,000
Total assets	1,102,547
Total liabilities	179,770
Surplus protection—Policyholders	922,777

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$55,288
Premiums—Total business (net)	197,555
Claims—Ontario (net)	13,913
Claims—Total business (net)	67,862

AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, C.P.R. Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921.

Capital stock paid in cash	$3,000,000
Assets in Canada	98,972
Liabilities in Canada	6,706

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$399
Premiums—Canada (net)	16,706
Claims—Ontario (net)	158
Claims—Canada (net)	9,265

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD CONN., U.S.A.

Principal Office in Canada. Toronto

Manager or Chief Executive Officer in Canada.—T. W. Gooding, 15 Toronto St., Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—June 5, 1819. *Date commenced business in Canada.*—1821.

Capital stock paid in cash	$7,500,000
Assets in Canada	1,057,728
Liabilities in Canada	364,766

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$310,849
Premiums—Canada (net)	567,930
Claims—Ontario (net)	55,719
Claims—Canada (net)	205,829

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD. CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, C.P.R. Building, Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1850.

Capital stock paid in cash	$15,000,000
Life:	
Assets in Canada	13,865,329
Ontario business in force (gross)	43,902,606
Canadian business in force (gross)	84,896,366
Other than Life:	
Assets in Canada	126,842
Liabilities in Canada	6,368

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$586,476
Premiums—Canada (net)	1,549,444
Death Claims—Ontario (net)	450,261
Death Claims—Canada (net)	779,254
Other than Life:	
Premiums—Ontario (net)	30,631
Premiums—Canada (net)	45,003
Claims—Ontario (net)	17,865
Claims—Canada (net)	26,103

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*See note on page 1.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Percy S. Grant, Toronto.
Chief or General Agent in Ontario.—Percy S. Grant, 12 Wellington St. E., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—1870.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$17,380
Assets in Canada	168,939	Premiums—Canada (net)	65,479
Liabilities in Canada	50,491	Claims—Ontario (net)	6,801
		Claims—Canada (net)	48,923

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.
Chief or General Agent in Ontario.—Heber R. Smith, 36 Toronto St., Toronto.
Date of Incorporation.—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,000,000	Premiums—Ontario (net)	$141,430
Assets in Canada	$1,084,155	Premiums—Canada (net)	627,113
Liabilities in Canada	454,514	Claims—Ontario (net)	78,070
		Claims—Canada (net)	289,155

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 100 Adelaide St. W., Toronto, Ont.
Date of Incorporation.—Dec. 5, 1904. *Date commenced business in Canada.*—Oct., 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$84,061
Assets in Canada	345,106	Premiums—Canada (net)	229,978
Liabilities in Canada	170,973	Claims—Ontario (net)	15,841
		Claims—Canada (net)	62,867

AMERICAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.
Chief or General Agent in Ontario.—J. H. Harvey, 1515 Metropolitan Bldg., Toronto, Ont.
Date of Incorporation.—1897. *Date commenced business in Canada.*—1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$14,320
Assets in Canada	305,267	Premiums—Canada (net)	71,695
Liabilities in Canada	43,381	Claims—Ontario (net)	6,873
		Claims—Canada (net)	34,560

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1927. *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$82,532
Assets in Canada	150,742	Premiums—Canada (net)	122,987
Liabilities in Canada	57,372	Claims—Ontario (net)	29,918
		Claims—Canada (net)	43,509

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*See note on page 1.

THE AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1911. *Date commenced business in Canada.*—March 20, 1923.

Capital stock paid in cash	$1,000,000
Assets in Canada	488,449
Liabilities in Canada	356,395

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$322,947
Premiums—Canada (net)	415,907
Claims—Ontario (net)	228,485
Claims—Canada (net)	302,817

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, 276 St. James St. West, Montreal, Que.
Chief or General Agent in Ontario.—Dale & Co., Ltd., Metropolitan Bldg., Toronto, Ont.
Date of Incorporation.—1853. *Date commenced business in Canada.*—April, 1909.

Capital stock paid in cash	$1,000,000
Assets in Canada	321,920
Liabilities in Canada	56,959

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$23,070
Premiums—Canada (net)	67,165
Claims—Ontario (net)	8,641
Claims—Canada (net)	24,498

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.
Chief or General Agent in Ontario.—O. B. Thibaudeau, Metropolitan Bldg., Toronto.
Date of Incorporation.—1893. *Date commenced business in Canada.*—March 6, 1923.

Capital stock paid in cash	$500,000
Assets in Canada	358,929
Liabilities in Canada	205,002

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$91.332
Premiums—Canada (net)	169,828
Claims—Ontario (net)	33,434
Claims—Canada (net)	48,147

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St., Montreal, Que.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1919. *Date commenced business in Canada.*—November 6, 1919.

Capital stock paid in cash	$1,000,000
Assets in Canada	241,005
Liabilities in Canada	156,130

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$71,661
Premiums—Canada (net)	242,808
Claims—Ontario (net)	21,518
Claims—Canada (net)	70.969

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 244 St. James St., Montreal.
Chief or General Agent in Ontario.—R. E. Schofield, Montreal, Que.
Date of Incorporation.—May 29, 1928. *Date commenced business in Canada.*—October 16, 1929.

Capital stock paid in cash	$1,000,000
Assets in Canada	275,038
Liabilities in Canada	175,287

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$88,385
Premiums—Canada (net)	286,307
Claims—Ontario (net)	39,621
Claims—Canada (net)	129,495

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*See note on page 1.

AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.

Chief or General Agent in Ontario.—Wm. Thompson, 805 Metropolitan Bldg., Toronto.

Date of Incorporation.—February 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

Capital stock paid in cash	$3,343,740
Assets in Canada	271,669
Liabilities in Canada	57,821

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$26,858
Premiums—Canada (net)	80,426
Claims—Ontario (net)	12,604
Claims—Canada (net)	36,005

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hall, 1602 Canada Permanent Bldg., Toronto.

Chief or General Agent in Ontario.—W. H. Hall, 1602 Canada Permanent Bldg., Toronto.

Date of Incorporation.—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

Capital stock paid in cash	$7,500,000
Assets in Canada	157,002
Liabilities in Canada	22,624

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,670
Premiums—Canada (net)	29,393
Claims—Ontario (net)	Cr. 52
Claims—Canada (net)	8,901

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, 325 Howe St., Vancouver.

Chief or General Agent in Ontario.—Armstrong, De Witt & Crossin, Ltd., Excelsior Life Bldg., Toronto, Ont.

Date of Incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

Capital stock paid in cash	£105,000
Assets in Canada	$511,143
Liabilities in Canada	168,744

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$73,680
Premiums—Canada (net)	185,100
Claims—Ontario (net)	32,336
Claims—Canada (net)	87,353

THE ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Irving W. Smith, 54 Adelaide St. E., Toronto.

Date of Incorporation.—1808. *Date commenced business in Canada.*—March 7, 1887.

Capital stock paid in cash	£550,000
Assets in Canada	$1,245,103
Liabilities in Canada	428,590

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$196,107
Premiums—Canada (net)	538,758
Claims—Ontario (net)	82,664
Claims—Canada (net)	209,125

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Montreal.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash	$5,000,000
Assets in Canada	226,706
Liabilities in Canada	25,324

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$22,857
Premiums—Canada (net)	60,454
Claims—Ontario (net)	9,967
Claims—Canada (net)	27,596

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*See note on page 1.

BALOISE FIRE INSURANCE COMPANY*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—March 1, 1922.

	Swiss		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..	Frcs.	4,000,000	Premiums—Ontario (net).......	$41,754
Assets in Canada................		$192,932	Premiums—Canada (net).......	126,261
Liabilities in Canada............		103,769	Claims—Ontario (net)..........	18,665
			Claims—Canada (net)..........	74,295

BANKERS & SHIPPERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Officers.—President, C. V. Meserole, New York; Vice-President, R. Cholmmeley-Jones, New York.

Manager or Chief Executive Officer in Canada.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—December 20, 1918. *Date commenced business in Canada.*—1935.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$31,644
Assets in Canada................	100,000	Premiums—Canada (net).......	112,532
Liabilities in Canada............	42,425	Claims—Ontario (net)..........	14,335
		Claims—Canada (net)..........	28,377

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, G. W. Allan, K.C., Winnipeg; Vice-Presidents, A. Gouzee, Winnipeg, and C. E. Sword, Toronto; Managing Director, A. DeJardin, Winnipeg; Secretary, G. DeJardin, Winnipeg, Man.

Directors.—N. C. Byers, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., E. D. McCallum and C. E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, Metropolitan Bldg., Toronto.

Date of Incorporation.—May, 1916. *Date commenced business in Canada.*—Jan., 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$300,500	Premiums—Ontario (net).......	$2,711
Total assets....................	479,177	Premiums—Total business (net)..	23,252
Total liabilities.................	55,577	Claims—Ontario (net)..........	467
Surplus protection of policyholders	423,600	Claims—Total business (net)....	6,350

THE BEE FIRE INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. S. Thorp, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—W. G. Wilson, Canada Permanent Bldg., Toronto, Ont.

Date of Incorporation.—May 27, 1857. *Date commenced business in Canada.*—Dec. 22, 1932.

	French		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..	Frcs	30,000,000	Premiums—Ontario (net).......	$79,541
Assets in Canada................		$174,749	Premiums—Canada (net).......	171,977
Liabilities in Canada............		118,449	Claims—Ontario (net)..........	27,208
			Claims—Canada (net)..........	78,906

BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Henry N. Roberts, Toronto; Vice-President, J. R. L. Starr, K.C., Toronto; Secretary, J. P. Byrne, Toronto.

Directors.—Henry N. Roberts, Toronto; J. J. Graham, Hartford, Conn.; W. R. C. Corson, Hartford, Conn.; J. R. L. Starr, K.C., Toronto; R. R. Corson, Toronto; J. P. Byrne, Toronto; H. Mudge, Montreal.

Date of Incorporation.—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$100,100	Premiums—Ontario (net).......	$177,526
Total assets....................	992,916	Premiums—Total business (net)..	315,772
Total liabilities.................	474,549	Claims—Ontario (net)..........	19,742
Surplus protection of policyholders	518,367	Claims—Total business (net)....	23,483

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*See note on page 1.

BOSTON INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Geo. J. K. Irvine, 701 Lindsay Building, Winnipeg, Man.

Chief or General Agent in Ontario.—Murphy, Love, Hamilton & Bascom, Dominion Bank Building, Toronto, Ont.

Date of Incorporation.—1873. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	$3,000,000
Assets in Canada	154,585
Liabilities in Canada	47,299

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$8,147
Premiums—Canada (net)	62,518
Claims—Ontario (net)	2,406
Claims—Canada (net)	19,704

BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-Presidents, H. C. Cox, Toronto, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Asst. General Manager, G. Stubbington, Toronto; Secretary, L. Carlisle.

Directors.—E. A. Brownell, Sir John Aird, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; Major-Gen. Sir Henry Pellatt, C.V.O., Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; Geo. A. Morrow, Toronto; H. C. Cox, Toronto; W. M. Cox, Toronto; D. G. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York; W. H. McWilliams, Winnipeg; C. S. Wainwright, Toronto; W. E. Meikle, Winnipeg, Man.

Date of Incorporation.—February 13, 1833. *Date commenced business in Canada.*—June 10, 1833.

Capital stock paid in cash	$750,000
Total assets	5,173,883
Total liabilities	2,666,910
Surplus protection of policyholders	2,506,972

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$306,218
Premiums—Total business (net)	2,367,302
Claims—Ontario (net)	96,847
Claims—Total business (net)	1,283,500

BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. A. Brownell; General Manager, Kenneth Thom, Toronto; Vice-Presidents, Geo. A. Morrow, Toronto; H. C. Cox, Toronto; Assistant General Manager, G. Stubbington; Secretary, Lincoln Carlisle.

Directors.—E. A. Brownell, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—1928. *Date commenced business in Canada.*—June 2, 1928.

Capital stock paid in cash	$300,000
Total assets	511,733
Total liabilities	131,727
Surplus protection of policyholders	380,007

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$34,434
Premiums—Total business (net)	116,945
Claims—Ontario (net)	8,881
Claims—Total business (net)	45,598

BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.

Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.

Date of Incorporation.—March, 1907. *Date commenced business in Canada.*—Jan. 4, 1919.

Capital stock paid in cash	$121,667
Assets in Canada	461,142
Liabilities in Canada	232,409

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$115,500
Premiums—Canada (net)	264,949
Claims—Ontario (net)	60,562
Claims—Canada (net)	95,609

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*See note on page 1.

BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-Presidents, H. C. Cox, G. A. Morrow, Toronto; Secretary, Lincoln Carlisle, Toronto; General Manager, Kenneth Thom, Toronto; Assistant General Manager, G. Stubington.

Directors.—E. A. Brownell, W. M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto; and J. Lester Parsons and H. J. Wyatt, of New York.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 25, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$78,007
Total assets	435,141	Premiums—Total business (net)	179,641
Total liabilities	165,708	Claims—Ontario (net)	37,028
Surplus protection of policyholders	269,434	Claims—Total business (net)	70,207

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—Stanley Moss, c/o Fidelity Agency of Canada, Ltd., 53 Adelaide St. E., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£50,000	Premiums—Ontario (net)	$13,842
Assets in Canada	$118,337	Premiums—Canada (net)	40,299
Liabilities in Canada	47,153	Claims—Ontario (net)	5,185
		Claims—Canada (net)	14,699

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LTD.*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Coristine Bldg., Montreal, Que.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—Aug. 5, 1867. *Date commenced business in Canada.*—May 16, 1888.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$6,521,333	Premiums—Ontario (net)	$4,580
Assets in Canada	147,637	Premiums—Canada (net)	29,856
Liabilities in Canada	5,053	Claims—Ontario (net)	412
		Claims—Canada (net)	12,560

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—E. P. Beatty, Temple Bldg., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—January 1, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£175,000	Premiums—Ontario (net)	$27,789
Assets in Canada	$209,396	Premiums—Canada (net)	91,687
Liabilities in Canada	86,104	Claims—Ontario (net)	10,606
		Claims—Canada (net)	37,717

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. J. R. Coyle, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.

Date of Incorporation.—1888. *Date commenced business in Canada.*—January 15, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,459,980	Premiums—Ontario (net)	$25,638
Assets in Canada	220,253	Premiums—Canada (net)	89,475
Liabilities in Canada	71,074	Claims—Ontario (net)	3,892
		Claims—Canada (net)	31,345

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*See note on page 1.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddel, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddel, Toronto; Secretary, S. Fairley.

Directors.—J. H. Riddel, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; F. S. Corrigan, Toronto; S. A. Bennett, London, England; Brian E. S. Mountain, London, England; W. E. Young, Toronto; Sir E. M. Mountain, London, England; W. H. Despard, Toronto; H. J. Humphrey, Montreal.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912†.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$248,699	Premiums—Ontario (net)	$68,524
Total assets	931,775	Premiums—Total business (net)	159,565
Total liabilities	249,872	Claims—Ontario (net)	26,407
Surplus protection of policyholders	681,904	Claims—Total business (net)	63,720

BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£175,000	Premiums—Ontario (net)	$45,929
Assets in Canada	$331,825	Premiums—Canada (net)	221,435
Liabilities in Canada	146,054	Claims—Ontario (net)	27,372
		Claims—Canada (net)	116,403

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Organization.—1865. *Date commenced business in Canada.*—February 20, 1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£192,000	Premiums—Ontario (net)	$72,469
Assets in Canada	$1,517,412	Premiums—Canada (net)	209,722
Liabilities in Canada	160,054	Claims—Ontario (net)	27,829
		Claims—Canada (net)	77,318

CALEDONIAN AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager and Chief Executive Officer in Canada.—Douglas Cownie, Bank of Nova Scotia Bldg., Montreal.

Chief or General Agent in Ontario.—Thomas Irvine Company, Limited, Excelsior Life Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$13,838
Assets in Canada	89,309	Premiums—Canada (net)	51,901
Liabilities in Canada	45,505	Claims—Ontario (net)	2,945
		Claims—Canada (net)	24,034

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Montreal.

Chief or General Agent in Ontario.—Geo. H. Muntz, Temple Bldg., Toronto.

Date of Organization.—1810. *Date commenced business in Canada.*—February, 1883.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$754,323	Premiums—Ontario (net)	$118,401
Assets in Canada	653,579	Premiums—Canada (net)	296,158
Liabilities in Canada	267,950	Claims—Ontario (net)	59,722
		Claims—Canada (net)	149,683

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*See note on page 1.

†Prior to date business was confined to Province of Manitoba.

CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, 276 St. James St. W., Montreal, Que.

Chief or General Agent in Ontario.—W. H. Hargraft, 49 Wellington St. E., Toronto.

Date of Incorporation.—1864. *Date commenced business in Canada.*—November 18, 1912.

Capital stock paid in cash	$1,000,000
Assets in Canada	169,308
Liabilities in Canada	34,578

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$13,842
Premiums—Canada (net)	40,299
Claims—Ontario (net)	5,283
Claims—Canada (net)	15,900

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 1602 Canada Permanent Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—John B. Alexander, Toronto, Ont.

Date of Incorporation.—March, 1841. *Date commenced business in Canada.*—February 26, 1930.

Capital stock paid in cash	$2,000,000
Assets in Canada	161,356
Liabilities in Canada	39,729

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$19,846
Premiums—Canada (net)	55,090
Claims—Ontario (net)	9,362
Claims—Canada (net)	27,477

CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, John Holroyde, Montreal; Secretary, H. F. Roden, Montreal; General Manager, John Holroyde, Montreal.

Directors.—C. H. Godfrey, Montreal; John Holroyde, Montreal; Alfred Lambert, R. F. Roden.

Chief or General Agent in Ontario.—H. S. Thorne, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—September 10, 1888.

Capital stock paid in cash	$43,320
Total assets	1,336,240
Total liabilities	415,529
Surplus protection of policyholders	920,711

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$151,169
Premiums—Total business (net)	433,577
Claims—Ontario (net)	74,604
Claims—Total business (net)	188,514

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Leighton McCarthy, K.C., Toronto, Ont.; Vice-President, E. R. Wood, Toronto; General Manager, A. N. Mitchell, Toronto; Secretary, J. H. Domelle.

Directors.—H. C. Cox, Oakville; Leighton McCarthy, K.C., Toronto; Aimé Geoffrion, K.C., B.C.L., Montreal; E. R. Wood, LL.D., Toronto; Hon. Chas. Stewart, P.C., M.P., Ottawa; J. A. McLeod, Toronto; R. A. Laidlaw, Toronto; W. E. Rundle, Toronto; John Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; E. G. Baker, Toronto; C. A. Bogert, Toronto; A. V. Davis, Pittsburgh, Pa.; A. N. Mitchell; W. N. Tilley, K.C.

Date of Incorporation.—August 21, 1847. *Date commenced business in Canada.*—August 21, 1847.

Capital stock paid in cash	$1,000,000
Total assets	248,928,606
Ontario business in force (gross)	209,471,873
Total business in force (gross)	812,015,660

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$6,336,472
Premiums—Total business (net)	28,605,966
Death Claims—Ontario (net)	1,555,852
Death Claims—Total business (net)	6,485,088

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*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, E. M. Whitley, Toronto; Vice-President, John B. Laidlaw; Secretary, Thos. James, Toronto.

Directors.—E. M. Whitley, Toronto; C. C. Paull, Toronto; G. B. Patteson, Ottawa, Ont.; J. E. Hoskins, Winnipeg, Man.; C. D. Henderson, Toronto; Fred W. Lamont, Toronto; Dr. W. E. Ferguson, Toronto; John B. Laidlaw, Toronto; Donald B. Sinclair, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—October 1, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$84,042
Total assets	848,786	Premiums—Total business (net)	253,280
Total liabilities	183,380	Claims—Ontario (net)	28,662
Surplus protection of policyholders	691,616	Claims—Total business (net)	99,690

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—A. L. Denison, Winnipeg; R. R. Wilson, Winnipeg; H. C. Ashdown, Winnipeg; W. A. Murphy, Winnipeg; James A. Richardson, Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$177,537
Total assets	2,752,383	Premiums—Total business (net)	625,534
Total liabilities	911,031	Claims—Ontario (net)	64,242
Surplus protection of policyholders	1,841,352	Claims—Total business (net)	205,666

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. P. Fess, Toronto; Vice-President, P. H. Horst; Secretary, T. G. Breck; Treasurer, C. W. Sykes.

Directors.—E. R. Bremner, Ottawa; J. Allan Ross, Toronto; W. P. Fess, Toronto; Paul H. Horst, Toronto; N. M. Patterson, Fort William; R. G. Ivey, Toronto; Senator Lorne C. Webster, Montreal; H. E. Sellers, Winnipeg, Man.; E. W. Kneeland, Winnipeg, Man.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—April 27, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$371,178
Total assets	1,414,618	Premiums—Total business (net)	791,260
Total liabilities	596,713	Claims—Ontario (net)	154,629
Surplus protection of policyholders	817,905	Claims—Total business (net)	348,068

CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President and Managing Director, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, Winnipeg; C. S. Riley, Winnipeg; R. R. Wilson, Winnipeg; J. H. Riley, Winnipeg; A. L. Denison, Winnipeg; A. F. Culver, Montreal, Que.

Chief or General Agent in Ontario.—W. C. Riley, Canadian Indemnity Co., Toronto, Ont.

Date of Incorporation.—March 23, 1918. *Date commenced business in Canada.*—December 1, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$165,544
Total assets	1,627,348	Premiums—Total business (net)	732,082
Total liabilities	843,180	Claims—Ontario (net)	65,025
Surplus protection of policyholders	784,168	Claims—Total business (net)	278,085

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. F. Lafrentz, New York; Vice-President, John B. Alexander, Toronto; General Manager, John B. Alexander, Toronto; Secretary, Geo. F. Gregory, Toronto; Treasurer, E. C. Tyrrell.

Directors.—F. W. Lafrentz, New York; A. F. Lafrentz, D. H. Cook, New York; A. C. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Paul J. Myler, T. Bradshaw, Toronto; John B. Alexander, Toronto.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—July, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$133,871
Total assets	1,282,666	Premiums—Total business (net)	491,419
Total liabilities	459,039	Claims—Ontario (net)	47,903
Surplus protection of policyholders	823,627	Claims—Total business (net)	167,945

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*See note on page 1.

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.
Date of Incorporation.—1903. *Date commenced business in Canada.*—January, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£130,745	Premiums—Ontario (net)	$31,207
Assets in Canada	$465,844	Premiums—Canada (net)	193,553
Liabilities in Canada	153,076	Claims—Ontario (net)	7,964
		Claims—Canada (net)	90,858

CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Commodore G. H. Gooderham, Toronto; Vice-Presidents, Col. A. E. Gooderham, D. G. Ross, M.P., Toronto; Managing Director, A. W. Eastmure, Toronto; Treasurer, J. C. Dodds.

Directors.—G. H. Gooderham, E. D. Gooderham, H. W. Falconer, D. G. Ross, Col. A. E. Gooderham, Sr., A. W. Eastmure, J. P. Nicolls, H. G. Gooderham, Col. G. G. Blackstock.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—January 1, 1916.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$201,600	Premiums—Ontario (net)	$137,421
Total assets	415,803	Premiums—Total business (net)	211,774
Total liabilities	238,065	Claims—Ontario (net)	61,094
Surplus protection of policyholders	177,738	Claims—Total business (net)	103,276

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover.
Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.
Date of Incorporation.—June 25, 1907. *Date commenced business in Canada.*—June 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$35,323
Assets in Canada	$295,645	Premiums—Canada (net)	103,789
Liabilities in Canada	97,073	Claims—Ontario (net)	13,405
		Claims—Canada (net)	41,890

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. W. Pearson, Mail Bldg., Toronto.
Chief or General Agent in Ontario.—W. A. Medland, Mail Building, Toronto, Ont.
Date of Incorporation.—1928. *Date commenced business in Canada.*—January 2, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$4,480
Assets in Canada	138,214	Premiums—Canada (net)	10,925
Liabilities in Canada	11,370	Claims—Ontario (net)	1,687
		Claims—Canada (net)	6,844

CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, 325 Howe St., Vancouver, B.C.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Incorporation.—1885. *Date commenced business in Canada.*—1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£400,000	Premiums—Ontario (net)	$106,103
Assets in Canada	$712,703	Premiums—Canada (net)	255,086
Liabilities in Canada	210,280	Claims—Ontario (net)	34,042
		Claims—Canada (net)	102,814

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*See note on page 1.

CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1865. *Date commenced business in Canada.*—July 2, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$7,787
Assets in Canada	141,816	Premiums—Canada (net)	25,550
Liabilities in Canada	20,186	Claims—Ontario (net)	2,104
		Claims—Canada (net)	7,804

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.
Chief or General Agent in Ontario.—B. W. Ballard, Toronto, Ont.
Date of Incorporation.—1929. *Date commenced business in Canada.*—January, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$6,302
Assets in Canada	166,901	Premiums—Canada (net)	42,718
Liabilities in Canada	15,759	Claims—Ontario (net)	306
		Claims—Canada (net)	26,975

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—F. W. Evans, Montreal, Que.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of Incorporation.—1905. *Date commenced business in Canada.*—July 1, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$5,099
Assets in Canada	221,721	Premiums—Canada (net)	†.....
Liabilities in Canada	Nil	Claims—Ontario (net)	433
		Claims—Canada (net)	†.....

COLUMBIA INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, Montreal.
Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.
Date of Incorporation.—1901. *Date commenced business in Canada.*—October 11, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$18,429
Assets in Canada	332,374	Premiums—Canada (net)	64,611
Liabilities in Canada	57,720	Claims—Ontario (net)	4,638
		Claims—Canada (net)	22,181

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.
Chief or General Agent in Ontario.—W. M. Hargraft, 49 Wellington St. E., Toronto.
Date of Incorporation.—September 28, 1861. *Date commenced business in Canada.*—September 11, 1863.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£3,540,000		
Life:		*Life:*	
Assets in Canada	$2,047,807	Premiums—Ontario (net)	$206
Ontario business in force (gross)	26,584	Premiums—Canada (net)	4,205
Canadian business in force (gross)	285,628	Death Claims—Ontario (net)	Nil
		Death Claims—Canada (net)	3,585
Other than Life:		*Other than Life:*	
Assets in Canada	$1,757,327	Premiums—Ontario (net)	$258,340
Liabilities in Canada	584,715	Premiums—Canada (net)	736,281
		Claims—Ontario (net)	117,728
		Claims—Canada (net)	301,780

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*See note on page 1.
†Included in Home Insurance figures.

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. S. Macdonald, Toronto; Vice-Presidents, Col. J. F. Michie and R. S. Waldie, Toronto; General Manager, V. R. Smith, M.A., Toronto; Secretary, Chas. Reade Dent, Toronto.

Directors.—Charles S. Macdonald, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; A. C. Matthews, Toronto; R. S. Waldie, Toronto; Walter C. Laidlaw, Toronto; Arthur F. White, Toronto; Chas. P. Smith, Toronto; P. A. Thomson, Montreal, Que.; R. V. LeSuer, Toronto; F. Grenville Rolph, Toronto.

Date of Incorporation.—April 14, 1871. *Date commenced business in Canada.*—October 31, 1871.

Capital stock paid in cash	$200,000
Life:	
Total assets	105,992,362
Ontario business in force (gross)	98,775,546
Total business in force (gross)	387,064,752
Other than Life:	
Total assets	97,638
Total liabilities	13,684
Surplus protection of policyholders	83,954

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$3,202,645
Premiums—Total business (net)	14,843,562
Death Claims—Ontario (net)	604,532
Death Claims—Total business (net)	2,671,388
Other than Life:	
Premiums—Ontario (net)	37,821
Premiums—Canada (net)	52,910
Claims—Ontario (net)	18,025
Claims—Canada (net)	32,444

CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN,

Principal Office in Canada, Montreal, Que.

Joint Manager or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash	$2,000,000
Assets in Canada	722,816
Liabilities in Canada	138,375

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$33,098
Premiums—Canada (net)	203,913
Claims—Ontario (net)	15,025
Claims—Canada (net)	76,026

CONSOLIDATED FIRE AND CASUALTY INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. Begg, Toronto; 1st Vice-President, P. R. Gardiner, Toronto; 2nd Vice-President, J. C. H. Dussault, Montreal; Managing Director, H. Begg, Toronto.

Directors.—J. H. Dussault, Montreal, Que.; Leigh M. McCarthy, Toronto, Ont.; H. C. Edgar, Toronto, Ont.; J. M. Pigott, Hamilton, Ont.; P. R. Gardiner, Toronto, Ont.; H. Begg, Toronto, Ont.; W. R. Begg, Toronto, Ont.; D. S. Thornton, Montreal, Que.; W. S. Morden, Toronto, Ont.; Geo. McNamara, Toronto, Ont.; J. G. Hutchinson, Toronto, Ont.; W. H. Buscombe, Toronto, Ont.; H. L. Kearns, Toronto, Ont.; Col. K. R. Marshall, C.M.G., D.S.O., Toronto, Ont.

Capital stock paid in cash	$220,000
Total assets	447,039
Total liabilities	189,738
Surplus protection of policyholders	257,301

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$163,105
Premiums—Canada (net)	272,318
Claims—Ontario (net)	80,590
Claims—Canada (net)	165,884

CONTINENTAL ASSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Building, Toronto.

Date of Incorporation.—April 26, 1911. *Date commenced business in Canada.*—1934.

Capital stock paid in cash	$1,000,000
Assets in Canada	108,479
Liabilities in Canada	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

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*See note on page 1.

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Building, Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—November 6, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,750,000	Premiums—Ontario (net)	$245,358
Assets in Canada	619,174	Premiums—Canada (net)	520,641
Liabilities in Canada	299,548	Claims—Ontario (net)	135,372
		Claims—Canada (net)	257,001

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—Gilbert S. Pearcy, 36 Toronto St., Toronto.

Date of Incorporation.—January, 1853. *Date commenced business in Canada.*—November 25, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,873,990	Premiums—Ontario (net)	$103,810
Assets in Canada	1,117,339	Premiums—Canada (net)	352,171
Liabilities in Canada	248,544	Claims—Ontario (net)	58,900
		Claims—Canada (net)	162,505

CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, John W. Hobbs, Toronto; 1st Vice-President, Dr. H. W. Aikins, Toronto; Assistant General Manager and Secretary, Chas. H. Fuller.

Directors.—N. J. Lander, Toronto; W. A. Medland, Toronto; Dr. H. W. Aikins, Toronto; Sidney Jones, Toronto; Sir George Garneau, Quebec; G. H. Fensom, Toronto; G. H. Muntz, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklin, Ont.; John T. Richardson, Toronto; T. D'Arcy Leonard, Toronto; John A. Rowland, K.C., Toronto; K. D. McKenzie, Toronto.

Date of Incorporation.—1899. *Date commenced business in Canada.*—November, 1899.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$591,690
Total assets	8,145,438	Premiums—Total business (net)	1,164,685
Ontario business in force (gross)	19,896,598	Death Claims—Ontario (net)	103,171
Total business in force (gross)	36,857,002	Death Claims—Total business (net)	186,663

THE CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis Faber & Co., Montreal.

Chief or General Agent in Ontario.—Grover Leyland, Metropolitan Bldg., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$98,540
Assets in Canada	$501,777	Premiums—Canada (net)	323,713
Liabilities in Canada	230,434	Claims—Ontario (net)	51,828
		Claims—Canada (net)	129,154

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—J. H. Harvey, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—1832. *Date commenced business in Canada.*—November, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$2,864
Assets in Canada	366,609	Premiums—Canada (net)	12,347
Liabilities in Canada	8,671	Claims—Ontario (net)	1,352
		Claims—Canada (net)	6,490

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*See note on page 1.

CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Sir Robert L. Borden, Ottawa; Vice-President, C. W. Somers, Toronto; General Manager, H. R. Stephenson.

Directors.—Sir Robert L. Borden, Ottawa; H. R. Stephenson, Toronto; G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Havana, Cuba; W. R. Morson, Toronto; F. R. McD. Russell, Vancouver, B.C.; C. W. Somers, Toronto; W. F. Watkins, Toronto; F. Erickson Brown, Toronto; H. D. Burns, Toronto; G. E. Spragge, Toronto.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—September 10, 1901.

Capital stock paid in cash	$229,697
Total assets	23,699,127
Ontario business in force (gross)	36,331,023
Total business in force (gross)	156,989,682

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,342,718
Premiums—Total business (net)	5,152,731
Death Claims—Ontario (net)	286,541
Death Claims—Total business (net)	709,757

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Commodore G. H. Gooderham; Vice-Presidents, Col. A. E. Gooderham, D. G. Ross, M.P.; General Manager, H. W. Falconer.

Directors.—Comm. G. H. Gooderham, Toronto; D. G. Ross, M.P., Toronto; E. D. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Col. Albert E. Gooderham, Toronto; H. S. Gooderham, Toronto; H. W. Falconer, Toronto; J. P. Nicolls, Vancouver, B.C.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—November 5, 1887.

Capital stock paid in cash	$1,005,300
Life:	
Total assets	$1,090,351
Ontario business in force (gross)	5,978,778
Total business in force (gross)	9,657,271
Other than Life:	
Total assets	2,753,755
Total liabilities	1,121,145
Surplus protection of policyholders	1,632,610

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$126,791
Premiums—Total business (net)	238,269
Death Claims—Ontario (net)	21,827
Death Claims—Total business (net)	42,227
Other than Life:	
Premiums—Ontario (net)	762,066
Premiums—Total business (net)	1,385,606
Claims—Ontario (net)	318,544
Claims—Total business (net)	624,483

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. S. Macdonald; 1st Vice-President, R. H. L. Massie, Toronto; 2nd Vice-President, F. J. Cuthbertson, Montreal.

Directors.—R. H. L. Massie, Toronto; R. A. Brock, Montreal; Hamilton Cassels, K.C., Toronto; Geo. J. Cuthbertson, Montreal; Alfred F. James, Milwaukee; Howard Greene, Milwaukee; Dr. Thaddeus Walker, Detroit; John A. Fraser, Toronto; C. S. Macdonald, Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash	$300,000
Total assets	1,060,312
Total liabilities	331,168
Surplus protection of policyholders	773,286

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$201,421
Premiums—Total business (net)	315,244
Claims—Ontario (net)	73,923
Claims—Total business (net)	112,428

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf; Vice-Presidents, Edward F. Seagram, G. A. Dobbie; Secretary and Asst. General Manager, J. K. Pickett.

Directors.—A. J. Andrews, K.C., Winnipeg; W. L. Hilliard, M.D., Waterloo; J. H. Gundy, Toronto; H. M. Snyder, Waterloo; C. Gordon Cockshutt, Brantford; Thos. Hilliard, Waterloo, Ont.; W. H. Malkin, Vancouver, B.C.; Ford S. Kumpf, Waterloo, Ont.; E. F. Seagram, Waterloo, Ont.; G. Alex. Forbes, Hespeler, Ont.; G. A. Dobbie, Galt, Ont.; Hon. W. D. Euler, Kitchener, Ont.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash	$200,000
Total assets	31,098,871
Ontario business in force (gross)	73,850,707
Total business in force (gross)	155,279,029

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$2,159,160
Premiums—Total business (net)	4,715,470
Death Claims—Ontario (net)	470,657
Death Claims—Total business (net)	886,600

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*See note on page 1

EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED*

Head Office, London, England

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.
Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.
Date of Incorporation.—1904. *Date commenced business in Canada.*—May, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$11,264,527	Premiums—Ontario (net)	$125,586
Assets in Canada	498,997	Premiums—Canada (net)	322,352
Liabilities in Canada	234,848	Claims—Ontario (net)	52,062
		Claims—Canada (net)	127,695

THE T. EATON GENERAL INSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President, R. Y. Eaton; Vice-President, H. McGee; Secretary-Treasurer, J. J. Vaughan, Toronto.

Directors.—R. Y. Eaton, Toronto; H. McGee, Toronto; J. J. Vaughan, Toronto; J. A. Livingstone, Toronto; J. Elliott, Toronto; G. D. Adams, Toronto; J. G. McKee, Toronto; A. E. Stuart, Toronto; T. C. Musgrave, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—July 1, 1926.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$86,000	Premiums—Ontario (net)	$6,772
Total assets	160,534	Premiums—Total business (net)	6,772
Total liabilities	8,823	Claims—Ontario (net)	126
Surplus protection of policyholders	151,711	Claims—Total business (net)	126

THE T. EATON LIFE ASSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President, R. Y. Eaton, Toronto; 1st Vice-President, H. McGee, Toronto; 2nd Vice-President and Treasurer, J. J. Vaughan, Toronto; Manager, J. A. Livingstone, Toronto.

Directors.—H. M. Tucker, Winnipeg; R. Y. Eaton, Toronto; J. J. Vaughan, Toronto; Mrs. J. S. Burnside, Toronto; J. Elliott, Toronto; J. A. Livingstone, Toronto; T. C. Musgrove, Toronto; J. E. Dodds, Montreal, Que.; J. G. McKee, Toronto; T. A. McCrea, Toronto; H. McGee, Toronto; Lady Eaton, Toronto; J. D. Eaton, Toronto; C. H. Boothe, Hamilton, Ont.

Date of Incorporation.—June 22, 1920. *Date commenced business in Canada.*—August 20, 1920.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$407,121
Total assets	6,015,016	Premiums—Total business (net)	776,972
Ontario business in force (gross)	14,291,560	Death Claims—Ontario (net)	56,441
Total business in force (gross)	27,232,168	Death Claims—Total business (net)	99,442

THE EMPIRE LIFE INSURANCE COMPANY

Head Office, Toronto, Ontario

Incorporated.—January 11, 1923. *Date commenced business in the Province.*—January 30, 1923.

Officers.—President, C. P. Fell; 1st Vice-President, A. H. Keith Russell; 2nd Vice-President, J. M. Campbell; Secretary-Treasurer, J. Ross Paterson; General Manager and Actuary, L. T. Boyd.

Directors (as at date of filing statement).—C. P. Fell, Toronto; A. H. Keith Russell, Toronto; J. M. Campbell, Kingston; B. R. McKenzie, Windsor; Geo. J. Guy, Hamilton; Geo. M. Orr, Toronto; J. M. Vaughan, Toronto; D. W. McCormick, Galt; N. A. Fairhead, Toronto; D. R. McLaughlin, Toronto; W. A. Mackintosh, Kingston.

Auditors.—Thorne, Mulholland, Howson & McPherson, C.A.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $2,500,000.		
Number of shares, 50,000. Par value, $50.		
Capital stock at beginning of year	$2,617,000 00	$625,810 00
Calls on capital received during year	Nil	57 50
	$2,617,000 00	$625,867 50
Deduct capital stock reduction	1,308,500 00	312,905 00
Capital stock at end of year	$1,308,500 00	$312,962 50

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*See note on page 1.

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$928,720 00
Amount received during the year	Nil
Total amount paid to December 31, 1935	$928,720 00

Synopsis of Ledger Accounts

As at December 31, 1934:		Decrease in ledger assets in 1935:	
Net ledger assets	$2,899,660 25	Disbursements	$402,375 91
Policy proceeds left with Co.	11,346 71	Amount by which ledger assets were written down	809 47
Balances due agents	602 98		
Reserves for depreciation of investments	339,755 48		
Total Ledger Assets	$3,251,365 42	Total Decrease	$403,185 38
Increase in ledger assets in 1935:		As at December 31, 1935:	
Income	$690,949 85	Net ledger assets	$3,102,353 71
Amount by which ledger assets were written up	391 96	Policy proceeds left with Co.	18,310 73
Increase in capital stock	57 50	Agents' credit balances	699 22
		Reserves for depreciation of investments	418,215 69
Total Increase	$691,399 31	Total Ledger Assets	$3,539,579 35
Total	$3,942,764 73	Total	$3,942,764 73

Assets

Ledger Assets

Book value of real estate held for sale		$165,991 89
Mortgage loans on real estate:		
First mortgages	$575,082 78	
Agreements for sale	10,640 33	
		585,723 11
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders	$258,637 50	
Advances to policyholders under automatic nonforfeiture provisions	86,803 44	
		345,440 94
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$1,220,220 62	
In default	233,141 38	
		1,453,362 00
Book value of stocks owned		921,212 07
Cash on hand and in banks:		
On hand at Head Office	$3,686 98	
In chartered banks of Canada in Canada	60,624 88	
In all other banks and depositories	175 00	
		64,486 86
Advances to agents		3,022 06
Accounts receivable		340 42
Total Ledger Assets		$3,539,579 35

Non-Ledger Assets

Interest due, $9,277.27; accrued, $32,455.41	$41,732 68
Rents due	832 21
Net premiums due and uncollected and deferred	79,631 99
Net consideration for annuities due and uncollected and deferred	4,229 64
Deferred discounts	2,162 95
Deferred charges	82 69
Total Non-Ledger Assets	$128,672 16
Total Assets	$3,668,251 51

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain		$2,677,053 00
Net liability for payments due under contracts		10,890 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations—amounts assured		18,310 73
Received from policyholders in advance—premiums		19,332 79
Provincial, municipal and other taxes due and accrued		8,000 00
Dividends to shareholders due and unpaid		23 60
Salaries, rents and office expenses due and accrued		1,631 68
Medical examiners' fees due and accrued		477 00
Legal fees due and accrued		15 00
Commissions to agents due and accrued		699 22
Reserve for loss on investments		5,000 00
Deficiency of market under book value of bonds and debentures		55,903 13
Deficiency of market under book value of stocks		357,312 56
		$3,154,648 71
Capital stock paid in cash	$312,962 50	
Undivided surplus	200,640 30	
		513,602 80
Total Liabilities, Surplus and Capital		$3,668,251 51

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums	$45,424 47	$440,616 31	$4,897 00	$490,937 78
Less reinsurance premiums paid	3,150 35	16,605 99	Nil	19,756 34
Total net premiums	$42,274 12	$424,010 32	$4,897 00	$471,181 44
Consideration for annuities	5,320 33	20,242 81	8,569 93	34,133 07
Total net premium income and consideration for annuities				$505,314 51
Amounts left with the Company at interest (arising out of assurance contracts)—amounts assured				13,809 35
Interest and dividends				133,483 47
Gross rents from Company's property, less $11,545.89 for taxes, expenses and repairs in connection with such properties				2,084 57
Exchange on U.S. funds				1,498 03
Miscellaneous				369 00
Gross profit on sale or maturity of bonds and stocks				34,390 92
Total Income				$690,949 85

Expenditure Disbursements

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts:				
Amount assured—Ordinary	$95,129 79	$3,000 00	$10,028 31	$108,158 10
Net surrender values				89,637 67
Net dividends:				
In cash			$2,910 60	
Applied as single premiums:				
To purchase bonus addition		$447 25		
To purchase premium reduction		13 80		
			461 05	
				3,371 65
Total net disbursements in respect of assurance contracts				$201,167 42
In respect of life annuity contracts:				
Cash payments to annuitants			$3,021 90	
Net dividends—waiver of premiums			862 77	
				3,884 67
Total net disbursements in respect of assurance and annuity contracts				$205,052 09
Amounts left with the company and interest accumulations withdrawn—amounts assured				6,845 33
Taxes, licenses and fees				9,310 83
Head office expenses:—Salaries, $36,195.08; auditors' fees, $1,200.00; rents, $3,152.48; directors' fees, $982.00; travelling expenses, $2,279.59; miscellaneous, $5,294.77				49,103 92
Branch office and agency expenses:—Assurance commissions: first year, $30,838.82; renewal, $9,859.98; salaries, $33,448.15; travelling expenses, $25,230.91; Annuity commissions: advanced to agents, $4,606.35; miscellaneous, $1,345.24				105,329 45
All other expenses:—Advertising, $2,174.12; books and periodicals, $378.20; express, telegrams and telephones, $763.91; legal fees, $1,221.59; medical fees, $2,946.00; office furniture, $186.95; postage, $1,652.80; printing and stationery, $3,701.96; commissions on loans, $142.50; miscellaneous, $13,566.26				26,734 29
Total Disbursements				$402,375 91

Exhibit of Annuities

Classification	Life Annuities Proper		Arising out of Life Assurance Contracts						Totals	
			Involving Life Contingencies (Supplementary Contracts)		Not Involving Life Contingencies (Supplementary Contracts)		Disability Annuities			
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
		$ c.		$ c.		$ c.		$ c.		$ c.
At end of 1934	14	2,050 00	1	120 00	5	762 00	14	6,600 00	34	9,532 00
New issued	4	250 00	......	....	5	508 80	2	480 00	11	1,238 80
Totals	18	2,300 00	1	120 00	10	1,270 80	16	7,080 00	45	10,770 80
Less ceased by:										
Death	2	200 00	......		......	....	......	....	2	200 00
Surrender	......	....	......	....	1	113 40	4	2,280 00	5	2,393 40
Total ceased	2	200 00	......	....	1	113 40	4	2,280 00	7	2,593 40
At end of 1935	16	2,100 00	1	120 00	9	1,157 40	12	4,800 00	38	8,177 40
Reinsured	......	....	......	....	......	....	......	600 00	......	600 00

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
		$		$		$			$
At end of 1934...	7,269	11,790,482	2,446	4,608,787	204	762,035	24,554	9,919	17,185,858
New issued.......	1,187	1,684,580	325	695,023	28	93,000	100	1,540	2,472,703
Old revived......	131	191,510	44	93,995	1	1,000	......	176	286,505
Old increased.....	......	6,250	......	9,438	......	....	......	......	15,688
Transferred to....	33	98,901	21	52,350	3	15,000	......	57	166,251
Totals.........	8,620	13,771,723	2,836	5,459,593	236	871,035	24,654	11,692	20,127,005
Less ceased by:									
Death.........	65	116,373	5	14,000	2	3,274	279	72	133,926
Maturity......	......	....	3	3,000	......	....	......	3	3,000
Expiry........	......	....	......	....	6	14,000	......	6	14,000
Surrender......	274	500,789	94	173,882	......	....	1,684	368	676,355
Lapse.........	584	821,510	149	312,087	24	90,176	......	757	1,223,773
Decrease.......	......	94,543	......	63,399	......	6,433	......	......	164,375
Not taken.....	209	297,914	59	150,317	5	14,500	......	273	462,731
Transferred from	20	57,350	27	66,901	10	42,000	......	57	166,251
Total ceased...	1,152	1,888,479	337	783,586	47	170,383	1,963	1,536	2,844,411
At end of 1935...	7,468	11,883,244	2,499	4,676,007	189	700,652	22,691	10,156	17,282,594
Reinsured........	......	486,441	......	66,593	......	76,500	......	......	629,534

Miscellaneous

New policies issued and paid for in cash:—No record. Claims reinsured:—Death claims, $56,500; matured endowments, nil. Total amount in force divided as to dividend plan:—Annual, $146,000; quinquennial, $699,196; deferred, $4,075,110; non-participating, $12,362,288; total, $17,282,594. Additional accidental death benefits:—Gross amount issued, no record; reinsured, no record; terminated by accidental death, nil; reinsured, nil; in force, $3,294,964; reinsured, $486,750.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary with Profits:		$	$	$	$
Life..............................	2,016	3,772,682	621,552	85,729	12,065
Endowment assurance.............	737	1,113,933	292,680	14,142	1,465
Term, etc.........................	3	11,000	129	....	....
Bonus addition...................	....	22,691	11,326	....	....
Additional accidental death benefits.	....	(741,750)	371	(97,500)	49
Disability.........................	....	(979,317)	12,990	(14,750)	198
Totals....................	2,756	4,920,306	939,048	99,871	13,777
Ordinary without Profits:					
Life..............................	5,452	8,110,562	1,153,334	400,712	41,404
Endowment assurance.............	1,762	3,562,074	654,873	52,451	2,623
Term, etc.........................	186	689,652	5,262	76,500	343
Additional accidental death benefits.	....	(2,553,214)	1,277	(389,250)	195
Disability.........................	....	(2,184,837)	29,049	(80,000)	601
Totals....................	7,400	12,362,288	1,843,795	529,663	45,166
Grand Totals..............	10,156	17,282,594	2,782,843	629,534	58,943

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Annual Payment	Reserve
		$ c.	$ c.	$ c.	$ c.
With Profits:					
Life annuities proper	1	200 00	1,568 00		
Disability annuities	4	960 00	6,365 00		
Totals	5	1,160 00	7,933 00		
Without Profits:					
Life annuities proper	15	1,900 00	20,697 00		
Supplementary contracts:					
Involving life contingencies	1	120 00	1,019 00		
Not involving life contingencies	9	1,157 40	7,773 00		
Disability annuities	8	3,840 00	19,478 00	600 00	3,348 00
Totals	33	7,017 40	48,967 00	600 00	3,348 00
Grand Totals	38	8,177 40	56,900 00	600 00	3,348 00

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts	$946,981	$1,892,762	$2,839,743
Total reserve on reinsured contracts	13,777	48,514	62,291
Total net reserve on the Company's basis of valuation before deduction permitted by statute	$933,204	$1,844,248	$2,777,452
Deduction made therefrom (permitted under The Ontario Insurance Act)	21,551	78,848	100,399
Full deduction permitted, adjusted for reinsured, being	($21,551)	($78,848)	($100,399)
Net reserve carried in the liabilities	$911,653	$1,765,400	$2,677,053
Net reserve computed on the statutory basis (without deduction	933,204	1,844,248	2,777,452
Reserve maintained by the Company in excess of the statutory reserve	Nil	Nil	Nil

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) The policies in force were grouped for valuation purposes according to the year of issue, age nearest birthday in issue year, and plan and were then valued by tables of net premium mid-year reserves less the deductions permitted by The Ontario Insurance Act. The basis of valuation was as follows: Policies issued prior to 1931 were valued on the Om (5) 3½% basis; those issued in 1931 and after on the Am (5) 3½% basis; a small volume of reinsured business with premiums payable on a monthly basis was valued on a prospective basis by the Am (5) 3½% table, continuous functions being used. A limited number of special contracts were valued throughout on the Om (5) 3½% basis.

Special Classes:
(*a*) No policies have been issued on lives resident in tropical or sub-tropical countries.
(*b*) Policies issued at a rated-up age were valued as at the rated-up age.
(*c*) The full level reserve was held on liened policies.
(*d*) No extra reserve was held where an extra premium, whether annual or single, was charged.
(*e*) Policies on lives classed as sub-standard were not issued except as above.
(*f*) For policies providing for disability benefits (Waiver of Premium only and Waiver of Premium plus Annuity benefits without deduction from the sum assured) the additional liability was determined as follows:
  (1) Before the occurrence of disability, a reserve was held amounting to 50% of the gross premiums paid from date of issue of policy.
  (2) After the occurrence of disability, the reserve held was the present value of the future annuity payments and premiums waived, on the basis of Hunter's Disability Table with 3% interest as follows: 25%, 50%, 75% and 100% of this value according as disability has been incurred in 1935, 1934, 1933 and prior to 1933.
(*g*) No annuities on sub-standard lives have been issued.
(*h*) A reserve was held equal to 50% of the gross premium charged for the Accidental Death Benefit.

2) Items of special reserve:
(*a*) No additional reserve was held for prepaid or limited loadings in the case of limited or single payment policies.
(*b*) Where the cash values guaranteed exceed the Om (5) 3½% or the Am (5) 3½% according to the basis of valuation, a pure endowment reserve was set up for the excess of the cash guarantee over the reserve.

(*c*) In the case of policies which had lapsed and were not continued under the Automatic Non-forfeiture Provision, but were subject to reinstatement, no extra reserve was held.
(*d*) No reserve was held to cover option of renewal under term policies.
(*e*) No reserve was held to cover option of conversion, where one exists, to a higher premium plan.
(*f*) Immediate Annuities were valued by the British Offices' Life Annuity Tables with interest at 3½%.

II. No modifications were made in guaranteed values for the special classes referred to above. In each case the premium reserve and surrender values were calculated at the same age.

III. The average rate of interest earned during the year was 4.69%.

IV. The distribution of surplus:
(*a*) No distribution of surplus as between shareholders and policyholders has been made.
(*b*) No reserve has been maintained on account of accruing profits under participating policies.
(*c*) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 3%, 1955	$175,000 00	$172,812 50
Dominion of Canada Conversion Loan, 4½%, 1959	5,000 00	5,000 00
Dominion of Canada, 4½%, 1946	500 00	500 00
Province of Alberta, 5%, 1959	15,000 00	14,295 00
Province of British Columbia, 4½%, 1946	13,000 00	12,473 50
Province of Manitoba, 5½%, 1958	10,000 00	9,322 00
Province of Manitoba, 4%, 1947	12,000 00	11,448 40
Province of New Brunswick, 5%, 1957	25,000 00	24,932 50
Province of Nova Scotia, 3%, 1950	25,000 00	22,216 61
Province of Prince Edward Island, 5%, 1950	1,000 00	1,112 00
Province of Prince Edward Island, 6%, 1947	10,000 00	10,708 61
Province of Prince Edward Island, 6%, 1947	2,000 00	2,320 40
Province of Saskatchewan, 5½%, 1946	5,000 00	5,103 50
Province of Saskatchewan, 4½%, 1951	10,000 00	9,900 00
Province of Saskatchewan, 5%, 1942	15,000 00	14,826 00
City of Belleville, 5%, 1949	2,000 00	2,100 40
City of Belleville, 5%, 1940	1,000 00	1,024 30
City of Calgary, 5½%, 1944	1,000 00	1,034 30
City of Calgary, 5½%, 1954	3,000 00	3,179 70
City of Calgary, 5½%, 1954	2,000 00	2,119 80
City of Edmonton, 5½%, 1953	5,000 00	5,350 00
City of Edmonton, 5½%, 1945	5,000 00	5,195 00
City of Edmonton, 5½%, 1964	1,500 00	1,567 05
City of Edmonton, 5½%, 1964	2,000 00	2,089 40
City of Edmonton, 5½%, 1964	1,000 00	1,044 30
City of Edmonton, 5½%, 1945	5,000 00	5,018 00
City of Fort William, 5%, 1955	1,000 00	1,012 70
City of Fort William, 5%, 1956	2,000 00	2,026 00
City of Fort William, 5%, 1957	2,000 00	2,026 80
City of Galt, 5½%, 1939	5,042 85	5,179 06
City of Galt, 5%, 1943	1,000 00	1,016 50
City of Galt, 5%, 1953	2,000 00	2,071 00
City of Halifax, 5%, 1965	12,000 00	13,838 40
City of Halifax, 5%, 1961	1,000 00	1,125 80
City of Hamilton, 5%, 1937	1,000 00	1,002 90
City of Hamilton, 5%, 1938	1,000 00	1,004 70
City of Hamilton, 5%, 1939	1,000 00	1,006 40
City of Hamilton, 5%, 1940	1,000 00	1,008 00
City of Hamilton, 5%, 1941	4,000 00	4,009 60
City of Hamilton, 5%, 1941	2,000 00	2,019 20
City of Hamilton, 5%, 1943	3,000 00	3,000 00
City of Hamilton, 5%, 1948	1,000 00	1,018 60
City of Hamilton, 5½%, 1938	1,000 00	1,016 30
City of Hamilton, 5½%, 1941	1,000 00	1,023 80
City of Hamilton, 6%, 1936	3,000 00	3,034 80
City of Hamilton, 6%, 1939	1,000 00	1,017 70
City of Hamilton, 6%, 1940	14,000 00	14,302 40
City of Hamilton, 6%, 1941	1,000 00	1,057 40
City of Kitchener, 5%, 1954	1,000 00	1,118 00
City of Kitchener, 5%, 1952	1,000 00	1,109 40
City of Kitchener, 5%, 1945	1,000 00	1,073 20
City of Kitchener, 6%, 1949	2,000 00	2,194 60
City of London, 5%, 1940	5,000 00	5,055 00
City of London, 5%, 1942	1,000 00	1,001 90
City of London, 5%, 1944	1,000 00	1,002 50
City of London, 5%, 1945	5,637 95	5,637 95
City of Medicine Hat, 6%, 1941	3,000 00	3,000 00
City of Moncton, 5%, 1954	3,000 00	3,186 90
City of Montreal, 6%, 1941	1,000 00	1,064 60
City of Montreal, 6%, 1941	10,000 00	10,487 00
City of Montreal, 5%, 1945	5,000 00	4,907 50
City of Moose Jaw, 5½%, 1939	1,000 00	1,015 90
City of Moose Jaw, 5%, 1944	1,000 00	996 40
City of North Bay, 6%, 1950	14,000 00	15,080 00
City of North Bay, 5%, 1937	2,548 47	2,542 35
City of North Bay, 5%, 1941	3,097 69	3,077 86
City of North Bay, 5%, 1944	858 65	850 92
City of Oshawa, 5%, 1936	5,000 00	5,000 00
City of Regina, 5%, 1957	2,000 00	2,026 40
City of Regina, 6½%, 1938	1,000 00	1,041 30

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
City of St. Catharines, 5%, 1945	1,000 00	1,086 00
City of St. Catharines, 5½%, 1936	1,000 00	1,001 60
City of St. John, 5%, 1957	3,000 00	3,248 70
City of Sault Ste. Marie, 5½%, 1945	2,000 00	2,059 60
City of Sault Ste. Marie, No. 35, 6%, 1948	1,000 00	1,070 03
City of St. Thomas, 6%, 1939	1,000 00	1,044 80
City of St. Thomas, 6%, 1940	3,500 00	3,697 05
City of Sherbrooke, 5%, 1952	1,000 00	1,090 00
City of Sherbrooke, 5%, 1964	4,000 00	4,391 20
City of Stratford, 5%, 1944	4,000 00	4,176 80
City of Toronto, 5%, 1941	1,000 00	1,000 00
City of Toronto, 6%, 1940	1,000 00	1,055 10
City of Toronto, 6%, 1940	15,000 00	15,389 80
City of Toronto, 6%, 1942	2,000 00	2,098 52
City of Toronto, 6%, 1944	10,000 00	10,508 97
City of Toronto, 6%, 1944	2,000 00	2,181 40
City of Toronto, 6%, 1950	2,000 00	2,267 40
City of Toronto, 6%, 1951	1,000 00	1,136 00
City of Vancouver, 5½%, 1938	5,000 00	5,075 50
City of Vancouver (Point Grey), 5%, 1943	10,000 00	9,554 52
City of Victoria, 5½%, 1944	4,000 00	4,165 20
City of Victoria, 5½%, 1943	1,000 00	1,039 30
City of Winnipeg, 6%, 1942	15,000 00	15,241 50
City of Woodstock, 5%, 1948	6,000 00	5,784 00
City of Woodstock, 5%, 1937	3,000 00	2,982 90
Town of Bowmanville, 5½%, 1942	1,000 00	1,013 10
Town of Carleton Place, 5½%, 1946	1,518 31	1,543 36
Town of Clinton, 4½%, 1937	5,000 00	4,906 50
Town of Clinton, 4½%, 1937	1,000 00	985 00
Town of Collingwood, 5½%, 1938	2,000 00	2,005 40
Town of Collingwood, 5%, 1953	4,000 00	3,907 20
Town of Collingwood, 5½%, 1939	1,000 00	1,003 60
Town of Collingwood, 5½%, 1936	2,000 00	2,000 00
Town of Collingwood, 5½%, 1937	2,000 00	2,000 00
Town of Dunnville, 5%, 1936	1,621 77	1,613 98
Town of Gananoque, 5%, 1939	1,000 00	1,022 70
Town of Gananoque, 6%, 1949	743 56	858 51
Town of Georgetown, 5½%, 1937	2,452 15	2,470 54
Town of Georgetown, 5½%, 1936	500 00	501 90
Town of Grimsby, 6%, 1958	2,000 00	2,063 40
Town of Grimsby, 6%, 1959	2,000 00	2,064 60
Town of Kincardine, 5%, 1936	1,000 00	1,000 00
Town of Kincardine, 6%, 1944	1,000 00	1,056 90
Town of Kincardine, 6%, 1945	1,000 00	1,061 80
Town of Orillia, 5½%, 1949	500 00	509 55
Town of Port Hope, 5%, 1943	1,000 00	1,043 90
Town of Preston, 5%, 1950	1,000 00	1,065 40
Town of Uxbridge, 5%, 1936	912 24	907 86
County of Halton, 5½%, 1936	3,000 00	3,001 50
County of Lincoln, 5½%, 1943	25,000 00	25,508 75
County of Ontario, 5%, 1936	1,139 39	1,143 49
County of Ontario, 5%, 1937	1,000 00	1,007 10
County of Ontario, 5%, 1938	1,000 00	1,010 40
County of Renfrew, 5½%, 1936	5,000 00	5,014 50
County of Wentworth, 5%, 1942	8,000 00	8,110 40
County of Wentworth, 5%, 1943	10,000 00	10,156 00
County of Wentworth, 5%, 1936-43	5,089 16	5,114 70
Village of Bath (17 instalments), 5½%, 1936-52	6,818 58	6,693 76
Village of Acton, 6½%, 1945	1,000 00	1,150 90
Village of Forest Hill, 5%, 1940	5,000 00	4,892 00
Village of Forest Hill, 6%, 1946	1,000 00	1,165 40
Village of Forest Hill, 6%, 1938	5,000 00	5,057 50
Village of Glencoe, 6%, 1952	1,000 00	1,026 40
Village of Glencoe, 6%, 1955	1,000 00	1,029 10
Village of Madoc, 5%, 1941	701 96	712 84
Village of Madoc, 5%, 1942	737 06	750 10
Village of Madoc, 5%, 1943	773 91	789 23
Village of Madoc, 5%, 1944	812 60	830 31
Village of Madoc, 5%, 1945	853 23	873 45
Village of Madoc, 5%, 1946	895 90	918 74
Village of Norwich, 6%, 1936	339 05	341 15
Village of Norwich, 6%, 1937	359 40	363 42
Village of Waterdown, 5½%, 1937	1,000 00	1,009 40
Beauharnois Light, Heat & Power, 5½%, 1973	10,000 00	10,073 00
Beauharnois Light, Heat & Power, 5½%, 1973	10,000 00	9,572 00
Beauharnois Light, Heat & Power, 5½%, 1973	5,000 00	4,970 00
Calgary Power Company, 5%, 1964	25,000 00	24,082 50
Canadian Northern Power Co., 5%, 1953	10,000 00	9,547 00
Duke Price Power Co., 6%, 1966	5,000 00	5,066 50
Gatineau Power Company, 5%, 1956	10,000 00	7,590 00
Gatineau Power Company, 5%, 1956	5,000 00	4,749 00
Gatineau Power Company, 5%, 1956	10,000 00	9,390 00
Hydro-Electric Power, 3½%, 1952	10,000 00	9,479 19
Hydro-Electric Power Company, 4¾%, 1970	10,000 00	10,170 00
Hydro-Electric Power Company, 6%, 1940	6,000 00	6,262 80
MacLaren-Quebec Power, 5½%, 1964	15,000 00	15,595 55
Nova Scotia Light & Power, 5%, 1958	10,000 00	10,259 00
Nova Scotia Light & Power, 5%, 1958	5,000 00	4,932 50
Nova Scotia Light & Power, 5%, 1958	4,000 00	3,473 20
Nova Scotia Light & Power, 5%, 1958	1,000 00	869 60
Ottawa Light, Heat & Power, 5%, 1957	10,000 00	9,458 00

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Ottawa Valley Power, 5 ½ %, 1970	10,000 00	10,460 00
Ottawa Valley Power, 5 ½ %, 1970	5,000 00	4,871 50
Ottawa Valley Power, 5 ½ %, 1970	5,000 00	4,905 00
Quebec Power Company, 5 %, 1968	10,000 00	9,802 00
Shawinigan Water & Power, 4 ½ %, 1967	10,000 00	9,849 00
Acadia Sugar Refineries, 6 %, 1946	10,000 00	10,484 00
British Columbia Telephone, 5 %, 1960	2,000 00	2,107 69
British Columbia Telephone, 5 %, 1960	3,000 00	3,161 53
Canada Bread, 6 %, 1941	1,000 00	1,045 54
Canada Bread, 6 %, 1941	2,000 00	2,156 20
Canada Bread, 6 %, 1941	5,000 00	5,233 00
Canada Bread, 6 %, 1941	1,000 00	1,078 10
Canada Bread, 6 %, 1941	1,000 00	1,072 50
Canadian Canners, Ltd., 6 %, 1950	5,000 00	5,089 41
Canadian Canners, Ltd., 6 %, 1950	5,000 00	5,323 59
Canada Cement, 5 ½ %, 1947	10,000 00	10,447 00
Canadian Northern Pacific, 4 %, 1950	2,920 00	2,607 26
Dominion Realty Co., 5 ½ %, 1945	1,000 00	1,037 42
Dominion Realty Co., 5 ½ %, 1950	1,000 00	1,057 47
Dominion Realty Co., 5 ½ %, 1945	4,000 00	4,286 16
Dominion Realty Co., 5 ½ %, 1945	5,000 00	5,423 50
Dominion Realty Co., 5 ½ %, 1950	9,000 00	9,973 80
Dominion Tar & Chemical Co., 6 %, 1949	5,000 00	5,043 75
The Hamilton Cottons Co., 5 ½ %, 1948	5,000 00	5,000 00
Inter-City Baking Co., 5 ½ %, 1948	5,000 00	5,007 96
McColl-Frontenac, Series "A", 6 %, 1949	10,000 00	9,926 31
Montreal Protestant Central School, 5 %, 1943	8,000 00	7,993 20
J. R. Moodie Co., 6 %, 1948	5,000 00	4,983 00
Ottawa Roman Catholic Schools, 6 %, 1962	12,000 00	12,492 92
Provincial Paper, Ltd., 5 ½ %, 1947	10,000 00	10,278 95
Richmond Bay Building, 6 ½ %, 1947	5,000 00	4,904 28
Rolland Paper Co., 5 ½ %, 1948	500 00	520 65
Rolland Paper Co., Series "A", 5 ½ %, 1948	1,000 00	1,050 00
Rolland Paper Co., Series "A", 5 ½ %, 1948	3,500 00	3,644 55
Roman Catholic Schools of Toronto, 6 %, 1941	1,000 00	1,085 00
St. Luke's Hospital, 6 %, 1942	2,000 00	2,109 80
St. Luke's Hospital, 6 %, 1945	10,000 00	10,671 00
Timiskaming & Northern Ontario Rly., 4 %, 1953	35,000 00	36,253 00
Timothy Eaton Realty, 5 %, 1949	5,000 00	4,781 01
Toronto Housing Co., 5 %, 1953	5,000 00	5,017 91
Western Grain Co., 6 %, 1949	5,000 00	4,964 22
City of Sault Ste. Marie, 5 %, 1941	1,400 00	1,363 88
City of Sault Ste. Marie, 5 %, 1940	1,000 00	978 40
Town of Drumheller, 6 %, 1935-49	12,155 22	12,841 88
Town of Dryden, 5 ½ %, 1950	1,000 00	1,051 90
Town of Glace Bay, 6 %, 1950	10,000 00	11,047 68
Town of Kerrobert, Sask., 6 %, 1950-53	11,124 52	11,715 15
Town of The Pas, 6 %, 1959	19,000 00	21,267 86
Town of Sydney Mines, 6 %, 1941	2,000 00	2,075 67
Town of Sydney Mines, 5 ½ %, 1944	1,000 00	1,000 00
Township of Teck, 6 %, 1946-49	18,194 02	19,670 72
Township of Teck, 6 %, 1939-40	4,749 09	4,886 24
Village of Crystal Beach, 5 ½ %, 1936	1,235 65	1,229 71
Village of Romauld, 5 %, 1939	5,000 00	5,020 34
North Kildonan School District, 6 %, 1962	5,000 00	5,421 27
R. M. of East Kildonan, 6 %, 1942	3,000 00	3,081 06
R. M. of North Kildonan, 6 %, 1945	5,000 00	5,227 20
Totals	$1,208,232 38	$1,220,220 62

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Market Value
City of Niagara Falls, 5 %, 1938	$3,000 00	$2,949 80	$2,460 00
City of Niagara Falls, 5 %, 1939	3,000 00	2,936 40	2,460 00
City of Niagara Falls, 5 %, 1940	3,000 00	2,922 30	2,460 00
City of Niagara Falls, 5 %, 1941	3,000 00	2,909 40	2,460 00
City of Niagara Falls, 5 %, 1942	3,000 00	2,896 80	2,460 00
City of Niagara Falls, 5 %, 1943	3,000 00	2,885 10	2,460 00
City of Niagara Falls, 6 %, 1941	5,000 00	5,053 50	4,100 00
City of Sudbury, 5 %, 1933	1,004 41	1,004 41	853 74
City of Windsor, 6 %, 1937	15,000 00	15,482 85	11,250 00
Town of Bridgeburg, 5 %, 1957	5,000 00	4,966 00	3,600 00
Village of Fort Erie, 5 ½ %, 1954	2,213 85	2,281 81	1,704 66
Village of Fort Erie, 5 ½ %, 1955	2,335 61	2,409 42	1,798 42
Village of Fort Erie, 5 ½ %, 1956	2,464 07	2,543 91	1,897 33
Village of Fort Erie, 5 ½ %, 1957	2,599 59	2,685 90	2,001 68
Township of East York, 5 ½ %, 1934	846 99	846 99	609 83
Township of East York, 5 ½ %, 1935	810 09	810 09	583 26
Township of East York, 5 ½ %, 1937	840 30	844 41	605 02
Township of East York, 5 ½ %, 1941	966 89	982 84	696 16
Township of East York, 5 ½ %, 1943	4,000 00	4,123 60	2,880 00
Township of East York, 5 ½ %, 1947	971 54	1,000 68	699 50
Township of East York, 5 %, 1944	4,000 00	4,028 80	2,880 00
Township of East York, 5 %, 1945	10,000 00	10,078 00	7,200 00
Township of East York, 5 %, 1946	1,000 00	1,008 40	720 00
Township of York, 5 %, 1957	3,000 00	3,000 00	2,400 00
Burns & Co., Series "A", 5 %, 1958	5,000 00	4,847 50	4,425 00
Maple Leaf Milling Co., 5 ½ %, 1949	2,000 00	1,990 44	1,000 00

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value	Authorized Market Value
Winnipeg Electric, 6%, 1954	5,000 00	5,173 50	3,850 00
Town of East End, 6%, 1937	1,089 52	1,101 77	893 41
Town of Hawkesbury, 6%, 1939	1,000 00	1,028 41	570 00
Town of Sandwich, 5½%, 1942	1,000 00	1,020 69	510 00
Town of Sandwich, 5½%, 1943	1,000 00	1,022 05	510 00
Town of Watrous, 5½%, 1957	1,337 18	1,337 23	895 92
Town of Watrous, 5½%, 1935-56	19,758 97	19,758 97	13,238 50
Town of Watrous, 5½%, 1958	495 66	495 66	332 09
Township of Calvert, 5½%, 1955	7,000 00	7,339 75	6,090 00
Township of Calvert, 5½%, 1952	12,000 00	12,665 29	10,440 00
Delisle School District, 5½%, 1941	7,509 43	7,618 69	4,655 84
Denzil School District, 6%, 1933-49	9,134 56	9,829 17	5,663 42
Smiley Consolidated School District, 6%, 1933-50	3,775 98	4,076 62	3,209 58
Smiley Consolidated School District, 6%, 1932-50	9,440 00	10,191 56	8,024 00
Beaver Hills School District, 6%, 1934-41	2,301 77	2,279 16	1,956 50
Norquay School District, 8%, 1933-47	3,500 00	4,003 18	2,975 00
Falher Consolidated School District, 6½%, 1934-45	12,200 00	11,773 83	10,370 00
Woodlea Rural Municipality, 6%, 1940-61	12,882 18	13,188 50	10,949 85
East Kildonan School District, 6%, 1944-45	2,000 00	1,930 77	1,700 00
Town of East Kildonan School District, 5%, 1936-54	3,017 22	3,017 22	2,564 63
East Kildonan School District, 6%, 1956	4,500 00	4,871 09	3,825 00
East Kildonan School District, 6%, 1951	19,000 00	20,517 26	16,150 00
East Kildonan School District, 5%, 1965	1,411 66	1,411 66	1,199 91
Totals	$227,407 47	$233,141 38	$177,238 25

Schedule "E"

Stocks Owned by the Company

	Book Value	Authorized Market Value
Allied Chemical & Dye Corporation (Common)	$68,665 50	$75,660 00
American Can Co. (Common)	27,550 00	37,125 00
American Tobacco "B" (Common)	21,600 00	20,050 00
Anaconda Copper (Common)	21,450 00	11,750 00
Bell Telephone Co. (Common)	12,997 00	14,100 00
B. Greening Wire Co. (7% Preferred)	2,587 50	2,562 50
The Borden Co. (Common)	31,534 00	13,329 50
Brazilian Traction L. & P. (Common)	92,292 50	28,791 00
British American Oil (Common)	16,221 87	16,500 00
F. N. Burt Co. (Common)	47,764 50	45,825 00
Canadian Pacific Railway (Common)	39,881 25	11,375 00
Consumers' Gas Co., Toronto (Common)	4,805 00	4,728 13
Corn Products Refining Co. (Common)	26,139 62	26,082 00
Eastman Kodak (Common)	33,350 00	31,225 00
Goodyear Tire & Rubber of Canada (5% Cum. Preferred)	7,900 95	11,100 00
International Harvester Co. (Common)	7,634 38	6,125 00
International Milling Co. (5% Cumulative Preferred)	29,535 00	31,350 00
National Dairy Products (Common)	26,848 00	15,509 63
New York Central Railway (Common)	152,550 00	29,155 50
Public Service Corp. of N.J. (Common)	4,450 00	2,300 00
Radio Corp. of America (Common)	618 75	1,856 25
Robt. Simpson Co., Ltd. (6% Preferred)	10,712 50	11,100 00
Standard Oil of N.J. (Common)	67,350 00	51,750 00
United States Steel (Common)	135,700 00	43,650 00
Westinghouse Electric & Mfg. (Common)	20,468 75	19,500 00
Winnipeg Electric Co. (7% Cumulative Preferred)	10,605 00	1,400 00
Totals	$921,212 07	$563,899 51

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

Head Office, London, England

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Jenkins, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—S. G. Reid, Canada Life Bldg., Toronto.

Date of Incorporation.—October 25, 1880. *Date commenced business in Canada.*—October 25, 1894.

Capital stock paid in cash	£384,772
Assets in Canada	$3,372,614
Liabilities in Canada	1,730,910

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$830,233
Premiums—Canada (net)	1,716,181
Claims—Ontario (net)	269,539
Claims—Canada (net)	696,169

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*See note on page 1.

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, R. H. L. Massie, Toronto.

Directors.—Robert Camp, Milwaukee; Major Howard Green, Milwaukee; G. M. Kelley, Toronto; Wm. D. Reed, Milwaukee; Alfred F. James, Milwaukee; R. H. L. Massie, Toronto; Jno. B. Kay, V. R. Smith, Dunlop Stewart.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$250,000	Premiums—Ontario (net).......	$32,526
Total assets....................	514,085	Premiums—Total business (net)..	67,105
Total liabilities................	78,086	Claims—Ontario (net)..........	14,338
Surplus protection of policyholders.	481,103	Claims—Total business (net)....	24,534

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and H. Vallance, Montreal.

Chief or General Agent in Ontario.—L. H. Whittemore, 17 Queen St. East, Toronto.

Date of Incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.'

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$10,620
Assets in Canada...............	313,458	Premiums—Canada (net).......	40,783
Liabilities in Canada...........	46,529	Claims—Ontario (net)..........	3,005
		Claims—Canada (net)..........	15,205

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, COLCHESTER, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—March 11, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£56,000	Premiums—Ontario (net).......	$20,629
Assets in Canada...............	$186,179	Premiums—Canada (net).......	59,803
Liabilities in Canada...........	60,437	Claims—Ontario (net)..........	7,874
		Claims—Canada (net)..........	21,422

EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, CINCINNATI, OHIO, U.S.A.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lawson T. Hargreaves, Metropolitan Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—Lawson T. Hargreaves, Toronto, Ont.

Date of Incorporation.—April 11, 1856. *Date commenced business in Canada.*—February, 1935.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$2,513
Assets in Canada...............	104,774	Premiums—Canada (net).......	2,661
Liabilities in Canada...........	5,115	Claims—Ontario (net)..........	65
		Claims—Canada (net)..........	65

EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alex. Fasken, B.A., K.C., Toronto; 1st Vice-President, J. L. Ross, B.A.; 2nd Vice-President, Geo. R. Warwick; Secretary-Treasurer, C. P. Muckle; General Manager, Major A. C. Galbraith.

Directors.—Alex. Fasken, B.A., K.C., Toronto; G. S. Kilbourn; George E. Weir, Dresden, Ont.; H. S. Gooderham, Toronto; George R. Warwick, Toronto; James L. Ross, Toronto; S. F. Duncan, Toronto; Frank E. Maulson, Toronto; P. F. Casgrain, K.C., Montreal; Albert Matthews, Toronto; R. S. Robertson, K.C.; J. W. Spencer, Victoria, B.C.

Date of Incorporation.—August 7, 1889. *Date commenced business in Canada.*—October 15, 1890.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$150,000	Premiums—Ontario (net).......	$1,140,702
Total assets....................	20,167,181	Premiums—Total business (net)..	2,536,485
Ontario business in force (gross)...	46,012,991	Death Claims—Ontario (net)....	276,126
Total business in force (gross).....	92,313,319	Death Claims—Total business (net)	516,402

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*See note on page 1.

EXCESS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal, Que.
Chief or General Agent in Ontario.—Grover Leyland, 312 Metropolitan Bldg., Toronto, Ont.
Date of Incorporation.—1894. *Date commenced business in Canada.*—May, 1935.

Capital stock paid in cash	£500,000
Assets in Canada	$171,792
Liabilities in Canada	9,351

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$8,082
Premiums—Canada (net)	12,688
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, 14 TORONTO STREET, TORONTO, ONT.

Incorporated.—December 5th, 1922. *Date commenced business in the Province.*—January 2nd, 1923.

Officers.—President, W. S. Morden, K.C.; Vice-President, J. J. Warren; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Assistant Secretary, John G. Hutchinson; Treasurer, Alan Coatsworth.

Directors (as at date of filing statement).—W. S. Morden, K.C., J. J. Warren, Herbert Begg, W. R. Begg, Col. Hon. Herbert A. Bruce, M.D., H. C. Edgar, Col. K. R. Marshall, C.M.G., D.S.O., Leigh McCarthy, F. K. Morrow, Frank Shannon, E. B. Stockdale.

Auditors.—Neff, Robertson & Company.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $1,000,000.		
Number of shares, 10,000. Par value, $100.00.		
Capital stock at beginning of year	$500,000 00	$125,000 00
Capital stock at end of year	$500,000 00	$125,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$65,471 48
Total amount paid to December 31, 1935	$65,471 48

Assets

Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$361,770 35	
In default	25,286 89	
		$387,057 24
Book value of stocks owned		67,994 06
Cash on hand and in banks:		
On hand at Head Office	$10,527 41	
In chartered banks of Canada in Canada	18,100 62	
In all other banks and depositories	567 99	
		29,196 02
Interest accrued		3,546 16
Agents' balances and premiums uncollected, written on or after October 1, 1935		41,289 69
Amount due from reinsurance companies' received business		4,633 92
Excess of market value of stocks over book value		709 44
Due from Wellington Fire Insurance Co.		50 00
Total Admitted Assets		$534,476 53

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$4,998 18	$1,132 68	$6,130 86
Total net reserve, $222,112.73; carried out at 80% thereof	163,822 34	13,867 85	177,690 19
Taxes due and accrued			8,827 14
Reinsurance companies' ceded business			12,136 30
Agents' credit balances			211 66
Total Liabilities (excluding capital stock)			$204,99615
Capital stock paid in cash		$125,000 00	
Surplus in profit and loss account		204,430 38	
Excess of assets over liabilities (surplus for protection of policyholders)			329,480 38
Total Liabilities			$534,476 53

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*See note on page 1.

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$204,841 63	$21,508 37	$226,350 00
Reserve of unearned premiums (80 %):			
At beginning of year	$158,393 88	$3,342 57	$161,736 45
At end of year	163,822 34	13,867 85	177,690 19
Increase	$5,428 46	$10,525 28	$15,953 74
Net premiums earned	$199,413 17	$10,983 09	$210,396 26
Net losses and claims incurred	$71,213 47	$5,060 07	$76,273 54
Net adjustment expenses	3,167 81	139 93	3,307 74
Commissions	49,856 53	5,064 90	54,921 43
Taxes (excluding taxes on real estate)	9,679 52	590 53	10,270 05
Salaries, fees and travelling expenses	....	....	44,826 71
Total claims and expenses			$189,599 47
Underwriting profit			$20,796 79

Other revenue:		
Interest earned	$15,757 42	
Dividends earned	2,948 50	
Premium on sterling	14 49	
Bank interest	118 73	
Increase in market value of stocks	5,934 76	
		24,773 90
Other expenditure:		
Interest on life insurance premiums	$1,680 00	
Decrease in market value of investments	7,521 56	
		9,201 56
Net Profit for the Year		$36,369 13

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year	$304,107 18
Net profit for the year brought down	36,369 13
	$340,476 31
Dividends declared to shareholders	11,250 00
	$329,226 31
Decrease in unadmitted assets	254 07
Surplus of Assets over Liabilities (excluding capital stock) at End of Year	$329,480 38

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$62,262,046	$1,116,791	$63,378,837
Taken in 1935, including renewed	36,969,043	2,512,356	39,481,399
Totals	$99,231,089	$3,629,147	$102,860,236
Ceased in 1935	36,681,318	1,422,892	38,104,210
Gross in force, December 31, 1935	$62,549,771	$2,206,255	$64,756,026
Reinsurance in force, December 31, 1935	16,999,310	494,272	17,493,582
Net in Force, December 31, 1935	$45,550,461	$1,711,983	$47,262,444

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	517,088 03	303,426 07	304,333 09	516,181 01	138,802 30	377,378 71
Elsewhere	6,902 77	27,842 05	10,464 81	24,280 01	5,863 52	18,416 49
Totals	523,990 80	331,268 12	314,797 90	540,461 02	144,665 82	395,795 20
Plate Glass:						
Ontario	9,328 30	7,668 86	6,462 86	10,534 30	....	10,534 30
Elsewhere	151 27	2,440 44	379 07	2,212 64	....	2,212 64
Totals	9,479 57	10,109 30	6,841 93	12,746 94	....	12,746 94
Public Liability:						
Ontario	3,747 90	4,843 55	3,567 63	5,023 82	820 16	4,203 66
Elsewhere	....	624 94	147 11	477 83	52 07	425 76
Totals	3,747 90	5,468 49	3,714 74	5,501 65	872 23	4,629 42
Theft:						
Ontario	8,471 42	8,798 28	7,348 57	9,921 13	1,048 06	8,873 07
Elsewhere	196 44	1,948 92	516 09	1,629 27	....	1,629 27
Totals	8,667 86	10,747 20	7,864 66	11,550 40	1,048 06	10,502 34
All Business:						
Ontario	538,635 65	324,736 76	321,712 15	541,660 26	140,670 52	400,989 74
Elsewhere	7,250 48	32,856 35	11,507 08	28,599 75	5,915 59	22,684 16
Totals	545,886 13	357,593 11	333,219 23	570,260 01	146,586 11	423,673 90

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 3%, 1955	$10,000 00	$9,875 00
Dominion of Canada, 4½%, 1959	52,000 00	49,270 00
Dominion of Canada, 4½%, 1959	38,000 00	35,582 45
Dominion of Canada, 4½%, 1944	1,500 00	1,456 60
Dominion of Canada, 3½%, 1949	16,500 00	15,922 50
Dominion of Canada, 5%, 1941	15,000 00	14,850 00
Dominion of Canada, 4½%, 1959	30,000 00	32,370 00
Province of Ontario, 5½%, 1947	14,000 00	13,440 00
Province of Ontario, 4½%, 1950	10,000 00	9,555 00
Province of Ontario, 5%, 1959	15,000 00	15,000 00
Province of Ontario, 5%, 1948	10,000 00	10,687 50
Province of Ontario, 5%, 1948	40,000 00	43,000 00
Province of Ontario, 4½%, 1946	5,000 00	4,769 50
Province of Ontario, 6%, 1941	6,000 00	6,583 92
Province of Quebec, 4¼%, 1958	10,000 00	9,640 00
Canadian National Railways (Dominion Guaranteed), 5%, 1969	10,000 00	10,000 00
City of Toronto, 5%, 1950	20,000 00	21,242 00
City of Toronto, 5½%, 1941	6,000 00	5,897 40
City of Toronto, 5%, 1949	1,000 00	1,000 00
City of Toronto, 5%, 1945	1,000 00	1,000 00
City of Toronto, 5%, 1945	1,000 00	1,000 00
City of Toronto, 6%, 1938-40	3,000 00	3,251 22
City of Toronto, 5%, 1938	5,000 00	4,896 55
City of Toronto, 5%, 1937	3,000 00	3,045 00
City of Montreal, 5%, 1945	10,000 00	10,100 00
Town of Mimico (York County Guaranteed), 5%, 1948-50	5,000 00	5,066 71
City of Galt, 6%, 1938	3,000 00	3,152 72
City of Brantford, 4½%, 1940	5,000 00	4,763 12
City of Belleville, 6%, 1942	4,000 00	4,280 86
City of Belleville, 6%, 1942	1,000 00	1,070 21
City of Niagara Falls, 5½%, 1936	1,000 00	1,017 19
City of Niagara Falls, 5%, 1949	1,000 00	955 06
British American Oil Co., Ltd., 5%, 1945	10,000 00	10,002 10
Totals	$363,000 00	$363,742 61

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Value
City of Windsor, 5½%, 1951-52	$25,435 85	$25,435 85	$19,076 88
City of Windsor, 4½%, 1960	5,000 00	4,383 15	3,287 36
City of Niagara Falls, 5½%, 1935	1,000 00	1,017 19	836 40
Totals	$31,435 85	$30,836 19	$23,200 64

Schedule "E"

Stocks Owned by the Company

	Book Value	Market Value
Shawinigan Water and Power Co., 300 shs	$6,200 00	$6,000 00
Mission Corporation of Nevada, 16 shs	16 00	16 00
Consumers Gas Co., Ltd., 100 shs	18,631 74	18,850 00
Standard Oil of New Jersey, 300 shs	17,460 70	15,000 00
International Petroleum Co. of Canada, Ltd., 500 shs	10,783 12	17,437 50
Imperial Oil Limited, 400 shs	12,672 50	8,100 00
British American Oil Co., Ltd., 200 shs	2,230 00	3,300 00
Totals	$67,994 06	$68,703 50

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Building, Montreal, Que.

Chief or General Agent in Ontario.—W. S. Tomenson, Hermant Bldg., Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada.*—June, 1919.

Capital stock paid in cash	$2,000,000
Assets in Canada	164,996
Liabilities in Canada	21,267

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$30,245
Premiums—Canada (net)	36,271
Claims—Ontario (net)	21,146
Claims—Canada (net)	23,479

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*See note on page 1

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—G. S. Pearcy, Excelsior Life Bldg., Toronto, Ont.

Date of Incorporation.—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash	$2,250,000
Assets in Canada	310,067
Liabilities in Canada	19,390

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$2,465
Premiums—Canada (net)	9,765
Claims—Ontario (net)	Nil
Claims—Canada (net) Cr.	925

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, Col. A. E. Kirkpatrick, Toronto; Vice-President, Sidney W. Band, Toronto; Secretary, Wm. R. Kirkpatrick, Toronto.

Directors.—S. W. Band, Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; Lt.-Col. E. G. Hanson, Montreal; Chas. L. Phillips, Baltimore, Md.; Alfred C. Bethune, Ottawa; Alfred Savard, K.C., Quebec, Que.; G. Porter Houston, Baltimore, Md.; L. B. Campbell; Cecil Bethune, Ottawa, Ont.; Col. A. E. Kirkpatrick, Toronto; R. H. Bland, E. A. Davis, Baltimore; F. D. Knowles, Montreal, Que.

Date of Incorporation.—December 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

Capital stock paid in cash	$250,000
Total assets	492,151
Total liabilities	178,641
Surplus protection of policyholders	313,510

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$138,418
Premiums—Canada (net)	208,984
Claims—Ontario (net)	68,350
Claims—Total business (net)	119,530

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—G. S. Pearcy, 36 Toronto St., Toronto.

Date of Incorporation.—March 1, 1910. *Date commenced business in Canada.*—March 1, 1910.

Capital stock paid in cash	$3,464,825
Assets in Canada	956,858
Liabilities in Canada	256,763

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$111,888
Premiums—Canada (net)	344,438
Claims—Ontario (net)	45,762
Claims—Canada (net)	121,018

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Metropolitan Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—Wm. Thompson, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—March 10, 1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash	$2,000,000
Assets in Canada	438,777
Liabilities in Canada	122,687

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$84,760
Premiums—Canada (net)	141,323
Claims—Ontario (net)	27,464
Claims—Canada (net)	43,841

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Hon. R. Dandurand, K.C., P.C., Montreal; Vice-President and Manager, J. A. Blondeau, Montreal; Secretary, H. Clement.

Directors.—Hon. C. P. Beaubien, Montreal; S. Godin, Jr., Montreal; Hon. R. Lemieux, K.C., P.C., Montreal; Hon. Donat Raymond, Montreal; Hon. R. Dandurand, K.C., P.C., Montreal; J. A. Blondeau, Montreal; Ernest R. Decary; H. H. Bradburn, Winnipeg, Man.; Hon. Raoul C. Grothe, Montreal, Que.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 18, 1916. *Date commenced business in Canada.*—October 28, 1918.

Capital stock paid in cash	$500,000
Total assets	1,338,227
Total liabilities	502,198
Surplus protection of policyholders	836,029

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$192,105
Premiums—Total business (net)	287,378
Claims—Ontario (net)	89,527
Claims—Total business (net)	132,083

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*See note on page 1.

FIREMAN'S FUND INSURANCE COMPANY*

Head Office, San Francisco, Cal.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, 22 Toronto St., Toronto.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—May 6, 1863. *Date commenced business in Canada.*—November 30, 1912.

Capital stock paid in cash	$7,500,000
Assets in Canada	381,513
Liabilities in Canada	121,272

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$73,744
Premiums—Canada (net)	164,820
Claims—Ontario (net)	29,986
Claims—Canada (net)	49,469

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

Head Office, Newark, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—December 3, 1855. *Date commenced business in Canada.*—April, 1910.

Capital stock paid in cash	$9,397,690
Assets in Canada	435,789
Liabilities in Canada	160,787

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$36,865
Premiums—Canada (net)	167,632
Claims—Ontario (net)	13,162
Claims—Canada (net)	64,441

FIRST AMERICAN FIRE INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Gilbert Sanderson Pearcy, 37 Toronto St., Toronto.

Date of Incorporation.—July 25, 1925. *Date commenced business in Canada.*—April 12, 1926.

Capital stock paid in cash	$1,000,000
Assets in Canada	257,744
Liabilities in Canada	31,809

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$11,554
Premiums—Canada (net)	69,431
Claims—Ontario (net)	7,587
Claims—Canada (net)	31,540

FIRST NATIONAL INSURANCE COMPANY OF AMERICA*

Head Office, Seattle, Wash.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.

Chief or General Agent in Ontario.—C. E. Price, 34 Toronto St., Toronto.

Date of Incorporation.—1928. *Date commenced business in Canada.*—April 11, 1930.

Capital stock paid in cash	$250,000
Assets in Canada	126,190
Liabilities in Canada	Nil

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

FONCIERE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*La Fonciere Compagnie d'Assurances Mobiliers et Immobiliers a Primes Fixes*)

Head Office, Paris, France.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—W. H. Hedges & Son, Metropolitan Bldg., Toronto.

Date of Organization.—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

Capital stock paid in cash	$3,000,000
Assets in Canada	282,147
Liabilities in Canada	156,903

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$31,241
Premiums—Canada (net)	210,646
Claims—Ontario (net)	14,961
Claims—Canada (net)	98,101

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*See note on page 1.

FONCIERE TRANSPORT AND ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—W. H. Hedges & Son, Metropolitan Bldg., Toronto.

Date of Incorporation.—1879. *Date commenced business in Canada.*—January 1, 1934.

Capital stock paid in cash	$3,750,000
Assets in Canada	310,202
Liabilities in Canada	310,949

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$152,923
Premiums—Canada (net)	434,666
Claims—Ontario (net)	86,934
Claims—Canada (net)	293,125

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Fred. W. Evans, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1829. *Date commenced business in Canada.*—February 27, 1922.

Capital stock paid in cash	$3,000,000
Assets in Canada	254,976
†Liabilities in Canada	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
†Premiums—Ontario (net)	Nil
†Premiums—Canada (net)	Nil
†Claims—Ontario (net)	Nil
†Claims—Canada (net)	Nil

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. F. Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, Thos. H. Hall, Toronto.

Directors.—S. Norrie-Miller, F. Norrie-Miller, J. P., Perth, Scotland; J. A. Macintosh, K.C., Toronto; F. Richardson, Philadelphia, Pa.; J. A. Northway, Toronto; Col. J. F. Michie, Toronto; R. S. Waldie, Toronto; Thos. H. Hall, Toronto.

Date of Incorporation.—July 13, 1906. *Date commenced business in Canada.*—September 4, 1906.

Capital stock paid in cash	$135,000
Total assets	2,438,148
Total liabilities	1,092,476
Surplus protection of policyholders	1,345,673

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$636,018
Premiums—Total business (net)	1,028,425
Claims—Ontario (net)	381,601
Claims—Total business (net)	661,486

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.

Chief or General Agent in Ontario.—Thomas H. Hall, 357 Bay St., Toronto.

Date of Incorporation.—February 23, 1891. *Date commenced business in Canada.*—July 13, 1908.

Capital stock paid in cash	$3,750,000
Assets in Canada	1,175,578
Liabilities in Canada	324,319

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$236,609
Premiums—Canada (net)	470,333
Claims—Ontario (net)	90,631
Claims—Canada (net)	184,544

GENERAL CASUALTY COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.

Chief or General Agent in Ontario.—C. E. Price, 34 Toronto St., Toronto.

Date of Incorporation.—1925. *Date commenced business in Canada.*—January 29, 1929.

Capital stock paid in cash	$500,000
Assets in Canada	192,020
Liabilities in Canada	116,449

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$37,456
Premiums—Canada (net)	176,042
Claims—Ontario (net)	23,318
Claims—Canada (net)	106,138

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*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE GENERAL CASUALTY INSURANCE COMPANY OF PARIS*

(*Compagnie d'Assurances Generales Accidents: Vol-Maritimes, Risques, Divers-Reassurances*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank S. Johnson, Montreal.
Chief or General Agent in Ontario.—R. J. Blanchet, 45 Richmond St. W., Toronto.
Date of Incorporation.—1912. *Date commenced business in Canada.*—June 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash. . Francs	24,000,000	Premiums—Ontario (net)........	$129,091
Assets in Canada................	$469,902	Premiums—Canada (net).......	469,304
Liabilities in Canada............	219,017	Claims—Ontario (net)..........	134,572
		Claims—Canada (net)..........	323,254

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Taylor, 68-70 Richmond St. East, Toronto 2, Ont.
Chief or General Agent in Ontario.—W. Taylor, 68-70 Richmond St. East, Toronto 2, Ont.
Date of Incorporation.—July 6, 1925. *Date commenced business in Canada.*—April 1, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$4,000,000	Premiums—Ontario (net).......	$305,338
Assets in Canada................	588,409	Premiums—Canada (net).......	573,446
Liabilities in Canada............	333,032	Claims—Ontario (net)..........	176,883
		Claims—Canada (net)..........	324,706

THE GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*Compagnie d'Assurances Generales L'Incendie*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Samoisette, 276 St. James St., Montreal.
Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. West, Toronto.
Date of Incorporation.—1819. *Date commenced business in Canada.*—July 20, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash. . Francs	40,000,000	Premiums—Ontario (net).......	$25,110
Assets in Canada................	217,991	Premiums—Canada (net).......	130,485
Liabilities in Canada............	124,628	Claims—Ontario (net)..........	9,692
		Claims—Canada (net)..........	64,174

GENERAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, STATE OF WASHINGTON

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.
Chief or General Agent in Ontario.—C. E. Price, 34 Toronto St., Toronto.
Date of Incorporation.—February 28, 1923. *Date commenced business in Canada.*—December, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$58,317
Assets in Canada................	587,706	Premiums—Canada (net).......	437,799
Liabilities in Canada............	306,458	Claims—Ontario (net)..........	24,585
		Claims—Canada (net)..........	135,601

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*See note on page 1.

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—1853. *Date commenced business in Canada.*—April 30, 1917.

Capital stock paid in cash	$1,000,000
Assets in Canada	123,304
Liabilities in Canada	24,570

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$15,457
Premiums—Canada (net)	29,331
Claims—Ontario (net)	3,590
Claims—Canada (net)	14,167

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.
Chief or General Agent in Ontario.—Geo. B. Kenney, 36 Toronto St., Toronto.
Date of Organization.—1850. *Date commenced business in Canada.*—November 28, 1913.

Capital stock paid in cash	$2,500,000
Assets in Canada	553,159
Liabilities in Canada	230,024

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$177,766
Premiums—Canada (net)	389,886
Claims—Ontario (net)	61,224
Claims—Canada (net)	171,191

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, Allan F. Glover, Montreal; Vice-President and Fire Manager, P. M. May, Montreal; Secretary, H. Churchill Smith, Montreal.

Directors.—J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; J. D. Simpson, Liverpool, Eng.; Hon. L. A. Taschereau, Quebec, Que.; Lt.-Col. H. Molson, LL.D., B.A.Sc., C.M.G., Montreal; P. M. May, Montreal; H. B. Purvis, Montreal; Allan F. Glover, Montreal; F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—R. Forster-Smith, 701 Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—August 27, 1895.

Capital stock paid in cash	$200,000
Total assets	1,069,166
Total liabilities	527,689
Surplus protection of policyholders	541,476

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$250,029
Premiums—Total business (net)	644,595
Claims—Ontario (net)	137,417
Claims—Total business (net)	337,650

GRAIN INSURANCE AND GUARANTEE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Evans, Winnipeg, Man.; Vice-President, W. H. McWilliams, Winnipeg; General Manager, E. S. Craig, Winnipeg; Assistant General Manager, G. E. Merry, Winnipeg, Man.

Chief Agent in Ontario.—J. Proctor, 100 Adelaide St. West, Toronto, Ont.

Directors.—W. A. Anderson, R. T. Evans, A. C. Reid, N. L. Leach, W. H. McWilliams, M. A. Smith, C. G. Spencer, C. E. Hayles, J. M. Gilchrist, W. A. Murphy, R. H. Moore, J. B. Richardson, W. McG. Rait, V. W. Tryon, all of Grain Exchange Bldg., Winnipeg, Man.

Date of Incorporation.—August, 1920. *Date commenced business in Canada.*—August 13, 1920.

Capital stock paid in cash	$1,036,870
Assets in Canada	2,515,651
Liabilities in Canada	593,579
Surplus protection of policyholders	1,922,072

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$744
Premiums—Canada (net)	613,693
Claims—Ontario (net)	Nil
Claims—Canada (net)	127,567

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*See note on page 1.

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. deGrandpré, 276 St. James St. West, Montreal, Que.

Chief or General Agent in Ontario.—A. M. Young, 73 Richmond St. W., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$4,820
Assets in Canada	126,426	Premiums—Canada (net)	31,932
Liabilities in Canada	28,675	Claims—Ontario (net)	433
		Claims—Canada (net)	13,147

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK CITY

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. McBride, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—J. H. Harvey, Metropolitan Bldg., Toronto.

Date of Incorporation.—April, 1926. *Date commenced business in Canada.*—November 15, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$9,896
Assets in Canada	201,509	Premiums—Canada (net)	50,313
Liabilities in Canada	64,895	Claims—Ontario (net)	20,737
		Claims—Canada (net)	52,552

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—J. H. Harvey, Metropolitan Bldg., Toronto.

Date of Incorporation.—March 6, 1872. *Date commenced business in Canada.*—December 7, 1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$8,150,000	Premiums—Ontario (net)	$129,927
Assets in Canada	1,192,312	Premiums—Canada (net)	545,708
Liabilities in Canada	381,055	Claims—Ontario (net)	59,573
		Claims—Canada (net)	284,334

THE GREAT WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, Geo. W. Allan, K.C., Winnipeg; Vice-Presidents, M. F. Christie, Winnipeg; R. T. Riley, Winnipeg; General Manager, C. C. Ferguson, Winnipeg.

Directors.—G. W. Allan, K.C., Winnipeg; M. F. Christie, Winnipeg; Hon. T. A. Crerar, N. J. Breen, Winnipeg; W. P. Riley, Winnipeg; Hugh F. Osler, Winnipeg; J. A. Richardson, Winnipeg; W. H. McWilliams, Winnipeg; R. T. Riley, Winnipeg; S. L. Cork, Winnipeg; F. E. Halls, Winnipeg; H. E. Sellers, Winnipeg.

Chief or General Agent in Ontario.—T. Milton Taylor, 36 Toronto St., Toronto.

Date of Incorporation.—August 28, 1891. *Date commenced business in Canada.*—August 18, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$4,091,233
Total assets	143,595,897	Premiums—Total business (net)	17,234,822
Ontario business in force (gross)	124,173,753	Death Claims—Ontario (net)	684,809
Total business in force (gross)	554,133,172	Death Claims—Total business (net)	3,377,512

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*See note on page 1.

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Sir Charles Gordon, G.B.E., Montreal.

Directors.—Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, Winnipeg; Henry E. Rawlings, Montreal; Sir Charles Gordon, Montreal; Hon. Thos. Ahearn, P.C., Montreal; W. S. Chadwick.

Manager or Chief Executive Officer in Canada.—H. E. Rawlings, 1111 Beaver Hall Hill, Montreal, Que.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$304,600	Premiums—Ontario (net).......	$63,486
Total assets....................	4,342,623	Premiums—Total business (net)..	438,368
Total liabilities................	1,269,660	Claims—Total Ontario (net).....Cr.	1,613
Surplus protection of policyholders.	3,072,964	Claims—Total business (net)....	90,477

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. V. Owen, Montreal.

Chief or General Agent in Ontario.—H. N. De Witt, 36 Toronto St., Toronto.

Date of Organization.—December 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£1,024,578	Premiums—Ontario (net).......	$257,996
Assets in Canada................	$2,314,107	Premiums—Canada (net).......	765,186
Liabilities in Canada............	630,793	Claims—Ontario (net)..........	78,363
		Claims—Canada (net)..........	260,475

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Herbert, Montreal.

Directors.—Geo. W. Reynolds, London, England; Col. L. H. Hanbury, London, England; A. G. Sweet, London, England; W. H. Clark Kennedy, D.S.O.; D. Forbes Angus, Montreal; Zepherin Herbert, Montreal; Lionel O. P. Walsh, Montreal; J. V. Owen, Montreal; Archie E. Baillie, Montreal.

Chief or General Agent in Ontario.—H. N. De Witt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—November 17, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$375,000	Premiums—Ontario (net).......	$169,578
Total assets....................	1,964,187	Premiums—Total business (net)..	664,854
Total liabilities................	1,158,578	Claims—Ontario (net)..........	93,834
Surplus protection of policyholders.	805,609	Claims—Total business (net)....	344,673

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Mitchell & Ryerson, 90 Adelaide St. East, Toronto.

Date of Organization.—January, 1920. *Date commenced business in Canada.*—October 21, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$607,505	Premiums—Ontario (net).......	$127,277
Total assets....................	554,615	Premiums—Canada (net).......	293,629
Total liabilities................	287,771	Claims—Ontario (net)..........	117,966
		Claims—Canada (net)..........	208,740

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*See note on page 1.

HALIFAX FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Hon. F. B. McCurdy, P.C., Halifax, N.S.; Vice-President, H. McInnes, K.C., Halifax, N.S.; General Manager and Secretary-Treasurer, A. G. Cross, Halifax, N.S.

Directors.—Hon. G. B. McCurdy, Halifax, N.S.; Hon. F. P. Bligh, Halifax, N.S.; Hon. J. A. Walker, K.C., Halifax, N.S.; A. G. Cross, Halifax, N.S.; H. McInnes, K.C., Halifax, N.S.; H. R. Silver, Halifax, N.S.; T. W. Murphy, Halifax, N.S.; J. G. MacDougall, M.D., J. R. MacLeod, Halifax, N.S.

Chief or General Agent in Ontario.—D. N. Bonnyman, 88 King St. E., Toronto.

Date of Incorporation.—1809. *Date commenced business in Canada.*—1809.

Capital stock paid in cash	$2,000,000
Total assets	5,134,343
Total liabilities	1,622,965
Surplus protection of policyholders	3,511,378

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$152,051
Premiums—Total business (net)	991,228
Claims—Ontario (net)	48,806
Claims—Total business (net)	407,598

HAND-IN-HAND INSURANCE COMPANY

HEAD OFFICE, 32 CHURCH ST., TORONTO, ONT.

Incorporated.—June 3, 1873. *Date commenced business in the Province.*—July 1, 1873.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, C. H. C. Fortner; Manager, Joseph Walmsley.

Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $500,000.00		
Number of shares, 5,000. Par value, $100.00.		
Capital stock at beginning of year	$100,000 00	$100,000 00
Capital stock at end of year	$100,000 00	$100,000 00

Premium on Capital Stock

Total amount paid to December 31, 1935	Nil

Assets

Book value of real estate held for sale		$5,200 00
Mortgage loans on real estate, first mortgages		8,000 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$394,291 21	
In default	14,688 36	
		408,979 57
Book value of stocks owned		568 90
Cash on hand and in banks:		
On hand at Head Office	$118 00	
In chartered banks of Canada in Canada	16,237 26	
In all other banks and depositories	19,935 73	
		36,290 99
Interest accrued	$5,106 75	
Dividends due	12 00	
		5,118 75
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$5,477 14	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935	665 53	
		6,142 67
Total Admitted Assets		$470,300 88

Liabilities

	In the Province	Elsewhere		Total
Total provision for unpaid claims	$7,199 00	....		$7,199 00
Total net reserve	38,309 34	$13 15		38,322 49
Expenses due and accrued				250 00
Taxes due and accrued				2,444 26
Reinsurance premiums				30 00
Return premiums and balances due agents				63 72
Bills payable:				
London & Lancashire Insurance Co., Ltd.			$168,692 72	
Queen City Fire Insurance Co.			50 74	
				168,743 46
Total Liabilities (excluding capital stock)				$217,052 93
Capital stock paid in cash			$100,000 00	
Surplus in profit and loss account			153,247 95	
Excess of assets over liabilities (surplus for protection of policyholders)				253,247 95
Total Liabilities				$470,300 88

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*See note on page 1.

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$53,999 03	$18 70	$54,017 73
Reserve of unearned premiums:			
At beginning of year	$38,652 09	....	$38,652 09
At end of year	38,322 49	....	38,322 49
Decrease	$329 60	....	$329 60
Net premiums earned	$54,328 63	$18 70	$54,347 33
Net losses and claims incurred	$20,945 83	....	$20,945 83
Net adjustment expenses	952 87	....	952 87
Commissions	10,176 41	5 26	10,181 67
Taxes (excluding taxes on real estate)	3,308 41	....	3,308 41
Salaries, fees and travelling expenses	12,028 95	....	12,028 95

All other expenses		4,390 75
Total claims and expenses		$51,808 48
Underwriting profit		$2,538 85
Other revenue:		
Interest earned	$15.621 73	
Dividends earned	48 00	
Profit on sale of securities	135 83	
		15,805 56
Other expenditure:		
Bad debts written off	$30 57	
Loss on real estate held for sale	1,280 97	
Decrease in market value of investments	3,280 60	
Investment expenses	10 00	
		4,602 14
Net Profit for the Year		$13,742 27

Surplus for Protection of Policyholders

Surplus of assets over liabilities (including capital stock) at beginning of year	$251,032 32
Net profit for the year brought down	13,742 27
	$264,774 59
Dividends declared to shareholders	10,000 00
	$254,774 59
Increase in unadmitted assets	1,526 64
Surplus of Assets over Liabilities (excluding capital stock) at End of Year	$253,247 95

Summary of Risks—Fire

	Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$9,795,149	....	$9,765,149
Taken in 1935, new and renewed	7,354,929	$38,562	7,393,491
Totals	$17,150,078	$38,562	$17,158,640
Ceased in 1935, including renewed	7,964,076	....	7,964,076
Gross in force, December 31, 1935	$9,186,002	$38,562	$9,224,564
Reinsurance in force, December 31, 1935	646,575	....	646,575
Net in Force, December 31, 1935	$8,539,427	$38,562	$8,577,989

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	69,400 01	52,159 92	53,749 41	67,810 52	926 76	66,883 76
Elsewhere	....	26 29	....	26 29	....	26 29
Totals	69,400 01	52,186 21	53,749 41	67,836 81	926 76	66,910 05
Automobile:						
Ontario	6,178 03	5,499 72	6,788 62	4,889 13	....	4,889 13
Elsewhere	....	....	....	....	....	....
Plate Glass:						
Ontario	3,578 27	1,723 81	1,875 17	3,426 91	....	3,426 91
Elsewhere	....	....	....	....	....	....
Sprinkler Leakage:						
Ontario	....	21 58	....	21 58	....	21 58
Elsewhere	....	....	....	....	....	....
All Business:						
Ontario	79,156 31	59,405 03	62,413 20	76,148 14	926 76	75,221 38
Elsewhere	....	26 29	....	26 29	....	26 29
Totals	79,156 31	59,431 32	62,413 20	76,174 43	926 76	75,247 67

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Saskatchewan, 5%, 1939	$20,000 00	$19,322 19
Hydro-Electric Power Commission, 4%, 1957	10,000 00	8,674 81
City of Toronto, 5½%, 1948-50	10,000 00	9,760 81
Town of Kenora, 5½%, 1937	2,000 00	2,024 50
Town of Morrisburg, 4½%, 1939-40	4,000 00	4,016 15
Village of Elmira, 6%, 1937-38	1,990 60	1,990 60
Dominion of Canada—Conversion Loan, 4½%, 1959	112,000 00	108,796 95
Dominion of Canada—Conversion Loan, 3½%, 1949	26,500 00	25,643 01
Dominion of Canada—Conversion Loan, 4½%, 1959	15,000 00	15,000 00
Province of Saskatchewan, 5%, 1939	9,000 00	8,900 66
Province of Ontario, 6%, 1943	50,000 00	49,531 65
Province of Ontario, 6%, 1941	15,000 00	14,896 34
Province of Ontario, 5%, 1960	5,000 00	5,785 59
Province of British Columbia, 5%, 1949	15,000 00	15,073 21
Province of Nova Scotia, 5%, 1959	30,000 00	33,562 73
Province of Nova Scotia, 5%, 1960	5,000 00	5,608 39
Hydro-Electric Power Commission, 4%, 1957	15,000 00	12,657 35
Gatineau Power Co., 5%, 1956	10,000 00	9,749 66
City of Regina (£800–0–0), 4½%, 1952	3,893 33	3,379 11
City of Toronto, 5½%, 1950	5,000 00	5,000 00
City of Edmonton, 5½%, 1945	20,000 00	20,076 31
City of Kingston, 5%, 1943	10,000 00	9,967 43
Town of Kenora, 5½%, 1937	2,000 00	2,018 81
Town of Goderich, 5%, 1936-41	1,981 08	1,943 33
Town of Elmira, 6%, 1936	911 62	911 62
Totals	$399,276 63	$394,291 21

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Town of Bridgeburg, 5%, 1935-42	$11,776 57	$10,963 48	$8,479 13
St. Paul's Roman Catholic Schools, 5½%, 1934-56	4,787 96	4,590 73	3,926 13
Town of Walkerville, 4½%, 1937-42	2,784 27	2,414 75	2,283 10
Totals	$19,348 80	$17,968 96	$14,688 36

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Toronto Mortgage Company, 8 shs	$400 00	$568 90	$960 00

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 44 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Metropolitan Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—Arthur Tucker, care Dale & Co., Toronto, Ont.

Date of Incorporation.—1852. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$40,361
Assets in Canada	173,256	Premiums—Canada (net)	82,747
Liabilities in Canada	54,798	Claims—Ontario (net)	15,827
		Claims—Canada (net)	40,013

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.

Chief or General Agent in Ontario.—B. W. Ballard, Toronto.

Date of Incorporation.—1913. *Date commenced business in Canada.*—August 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$84,634
Assets in Canada	443,299	Premiums—Canada (net)	159,170
Liabilities in Canada	112,022	Claims—Ontario (net)	40,417
		Claims—Canada (net)	82,408

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*See note on page 1.

HARTFORD FIRE INSURANCE COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.

Chief or General Agent in Ontario.—B. W. Ballard, Toronto.

Date of Incorporation.—May, 1810. *Date commenced business in Canada.*—November, 1836.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$12,000,000	Premiums—Ontario (net)	$278,717
Assets in Canada	2,636,425	Premiums—Canada (net)	694,561
Liabilities in Canada	512,943	Claims—Ontario (net)	90,154
		Claims—Canada (net)	266,197

HARTFORD LIVE STOCK INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.

Chief or General Agent in Ontario.—B. W. Ballard, Toronto.

Date of Incorporation.—1916. *Date commenced business in Canada.*—January, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$15,218
Assets in Canada	70,111	Premiums—Canada (net)	18,963
Liabilities in Canada	11,751	Claims—Ontario (net)	15,388
		Claims—Canada (net)	16,888

HOME FIRE & MARINE INSURANCE COMPANY*

Head Office, San Francisco, Cal.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Blight, Toronto, Ont.

Chief or General Agent in Ontario.—W. R. Blight, Toronto, Ont.

Date of Incorporation.—September 9, 1864. *Date commenced business in Canada.*—1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$25,509
Assets in Canada	191,889	Premiums—Canada (net)	61,748
Liabilities in Canada	47,048	Claims—Ontario (net)	16,081
		Claims—Canada (net)	29,032

HOME INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1853. *Date commenced business in Canada.*—January 1, 1902.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$14,500,000	Premiums—Ontario (net)	$317,231
Assets in Canada	2,994,751	Premiums—Canada (net)	1,747,566
Liabilities in Canada	1,050,778	Claims—Ontario (net)	137,379
		Claims—Canada (net)	803,814

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*See note on page 1.

HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—June 9, 1922. *Date commenced business in Canada.*—April 18, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$500.000	†Premiums—Ontario (net)......	$56,710
Assets in Canada................	178,051	†Premiums—Canada (net)......	Nil
†Liabilities in Canada...........	Nil	†Claims—Ontario (net).........	23,895
		†Claims—Canada (net).........	Nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Allan F. Glover, Montreal; Vice-President, P. J. Quinn, Toronto; Manager, Percy M. May, Montreal.

Directors.—P. R. Gault, Montreal, Que.; Allan F. Glover, Montreal; P. J. Quinn, Toronto; Percy M. May, Montreal, Que.; A. Houdon, Montreal; Chas. Duquette, J. H. Labelle, Montreal; F. J. Williams, Liverpool, Eng.; J. D. Hudson, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 29 Wellington St. East, Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$229,150	Premiums—Ontario (net).......	$55,248
Total assets....................	767,545	Premiums—Total business (net)..	162,375
Total liabilities.................	153,167	Claims—Ontario (net)..........	20,967
Surplus protection of policyholders.	614,378	Claims—Total business (net)....	65,522

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. W. Tyre, Montreal.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Organization.—1899. *Date commenced business in Canada.*—December 12, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$36,859
Assets in Canada................	218,859	Premiums—Canada (net).......	129,221
Liabilities in Canada............	117,253	Claims—Ontario (net)..........	9,276
		Claims—Canada (net)..........	44,362

IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell; General Manager, K. Thom, Toronto; Vice-Presidents, H. C. Cox, Geo. A. Morrow, Toronto; Secretary, Lincoln Carlisle; Assistant Secretaries, P. C. Keys, W. T. Turvey and C. R. Morrow.

Directors.—Wilfrid M. Cox, H. C. Cox, Geo. A. Morrow, C. S. Wainwright, E. R. Wood, E. Willans, E. A. Brownell, all of Toronto; and H. J. Wyatt, J. Lester Parsons, New York.

Chief or General Agent in Ontario.—E. A. Brownell, 22 Wellington St. E., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 21, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$100,000	Premiums—Ontario (net).......	$137,904
Total assets....................	586,015	Premiums—Total business (net)..	290,569
Total liabilities.................	239,671	Claims—Ontario (net)..........	44,983
Surplus protection of policyholders.	346,344	Claims—Total business (net)....	136,281

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*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officer.—President and Managing Director, R. L. Stailing, Toronto.

Directors.—Thos. A. Brydall, Toronto; H. W. Muskett, Toronto; H. H. Heakes, Toronto; R. L. Stailing, Toronto; Wm. W. Otter-Barry; D. M. Dewar, V. E. Chute, H. S. Whiting, H. R. Hobson.

Date of Incorporation.—1907. *Date commenced business in Canada.*—August 18, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$175,000	Premiums—Ontario (net)	$65,846
Total assets	810,406	Premiums—Total business (net)	141,582
Total liabilities	232,067	Claims—Ontario (net)	39,570
Surplus protection of policyholders	578,339	Claims—Total business (net)	73,767

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto, and J. E. Weston, Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.

Directors.—Sir John Aird, Toronto; P. Burns, Toronto; D. B. Hanna, Toronto; J. F. Weston, Toronto; S. J. Moore, Toronto; W. G. Morrow, Toronto; Mark H. Irish, Toronto; H. H. Williams, Toronto; G. A. Morrow, Toronto; Hon. Donat Raymond, F. P. Wood, J. W. Mitchell, J. P. Bickell, Hon. Chas. McCrea, K.C., John S. Norris.

Date of Incorporation.—April 23, 1896. *Date commenced business in Canada.*—October 1, 1897.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$3,208,486
Total assets	75,163,593	Premiums—Total business (net)	9,166,992
Ontario business in force (gross)	103,883,898	Death Claims—Ontario (net)	680,965
Total business in force (gross)	279,058,520	Death Claims—Total business (net)	1,906,871

†INDEMNITY MARINE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, 18 Wellington St., Toronto.

Chief or General Agent in Ontario.—E. W. Schauffler.

Date of Incorporation.—1887. *Date commenced business in Canada.*—August 1, 1933.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,890,933	Premiums—Ontario (net)	$50,563
Assets in Canada	149,243	Premiums—Canada (net)	63,532
Liabilities in Canada	13,628	Claims—Ontario (net)	22,263
		Claims—Canada (net)	50,790

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto, Ont.

Chief or General Agent in Ontario.—Jones & Proctor Bros., Limited, 100 Adelaide St. W., Toronto, Ont.

Date of Incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$74,693
Assets in Canada	405,388	Premiums—Canada (net)	134,551
Liabilities in Canada	138,243	Claims—Ontario (net)	42,579
		Claims—Canada (net)	75,681

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*See note on page 1.

†Formerly Indemnity Mutual Marine Assurance Company Limited.

INSURANCE COMPANY OF NORTH AMERICA*

Head Office, Philadelphia, Pa.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.

Chief or General Agent in Ontario.—Jones & Proctor Bros., Limited, 100 Adelaide St. W., Toronto.

Date of Incorporation.—April 14, 1794. *Date commenced business in Canada.*—November 7, 1889.

Capital stock paid in cash	$12,000,000
Assets in Canada	1,032,397
Liabilities in Canada	405,358

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$264,738
Premiums—Canada (net)	626,727
Claims—Ontario (net)	98,077
Claims—Canada (net)	289,794

INTERNATIONAL FIDELITY INSURANCE COMPANY*

Head Office, Jersey City, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. G. Smith, Toronto.

Chief or General Agent in Ontario.—J. G. Smith, 36 King St. East, Toronto.

Date of Incorporation.—December 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

Capital stock paid in cash	$300,000
Assets in Canada	5,000
Liabilities in Canada	2,595

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$1,372
Premiums—Canada (net)	1,372
Claims—Ontario (net)	Cr. 30
Claims—Canada (net)	Cr. 30

INTERNATIONAL INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, Montreal, Que.

Chief or General Agent in Ontario.—John R. Cox, Federal Bldg., Toronto, Ont.

Date of Incorporation.—March 6, 1909. *Date commenced business in Canada.*—April 2, 1935.

Capital stock paid in cash	$1,000,000
Assets in Canada	140,152
Liabilities in Canada	61,421

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$50,364
Premiums—Canada (net)	128,108
Claims—Ontario (net)	15,953
Claims—Canada (net)	42,109

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

Head Office, London, England

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Incorporation.—1806. *Date commenced business in Canada.*—April, 1899.

Capital stock paid in cash	£165,000
Assets in Canada	$1,145,043
Liabilities in Canada	347,106

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$146,718
Premiums—Canada (net)	390,363
Claims—Ontario (net)	44,909
Claims—Canada (net)	163,319

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

Head Office, London, England

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—W. T. Freeman, 80 King St., Toronto, Ont.

Date of Incorporation.—1838. *Date commenced business in Canada.*—July 17, 1929.

Capital stock paid in cash	£200,000
Assets in Canada	$541,244
Liabilities in Canada	244,285

Premiums Written—Losses Incurred	
Premiums—Ontario (net)	$74,958
Premiums—Canada (net)	243,143
Claims—Ontario (net)	61,749
Claims—Canada (net)	154,734

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*See note on page 1.

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal, Que.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

Capital stock paid in cash	£1,062,100
Life:	
Assets in Canada (included in Other than Life).	
Ontario business in force (gross)	$38,626
Canadian business in force (gross)	166,708
Other than Life:	
Assets in Canada	†3,110,204
Liabilities in Canada	† 882,652

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$1,069
Premiums—Canada (net)	4,255
Death Claims—Ontario (net)	Nil
Death Claims—Canada (net)	9,950
Other than Life:	
Premiums—Ontario (net)	390,757
Premiums—Canada (net)	1,095,629
Claims—Ontario (net)	145,029
Claims—Canada (net)	426,959

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Allan F. Glover, Montreal; Vice-President, P. M. May, Montreal; Secretary, H. Churchill Smith, Montreal.

Directors.—J. Theo LeClerc, Montreal; Lieut.-Col. Herbert Molson, Montreal; F. E. Meredith, K.C., Montreal; Allan F. Glover, Montreal; Hon. L. A. Taschereau, Quebec; F. J. Williams, Liverpool, Eng.; J. D. Simpson, Liverpool, Eng.; Arthur B. Purvis, Montreal, Que.; P. M. May, Montreal, Que.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—August 1, 1912.

Capital stock paid in cash	$175,000
Total assets	1,377,761
Total liabilities	232,513
Surplus protection of policyholders	1,145,248

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$79,966
Premiums—Total business (net)	228,646
Claims—Ontario (net)	31,678
Claims—Total business (net)	96,638

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—January, 1924.

Capital stock paid in cash	£15,600
Assets in Canada	$126,334
Liabilities in Canada	59,895

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$5,517
Premiums—Canada (net)	57,826
Claims—Ontario (net)	1,166
Claims—Canada (net)	21,020

LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. J. R. Coyle, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Messrs. Armstrong, De Witt & Crossin, Limited, 36 Toronto St., Toronto, Ont.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash	$8,078,960
Assets in Canada	980,224
Liabilities in Canada	318,241

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$148,370
Premiums—Canada (net)	398,297
Claims—Ontario (net)	31,601
Claims—Canada (net)	129,116

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*See note on page 1.

†Respecting "Life" and "Other than Life" business.

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, B. W. Ballard, Toronto; Vice-President, A. R. Martin, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—B. W. Ballard, Toronto; W. H. Hunter, Toronto; A. R. Martin, Toronto; W. A. Clark, Toronto; J. R. Cartwright, K.C., Toronto; Harold Fry, J. G. Moore, Dr. V. F. Stock, Geo. E. Watson.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$86,464
Total assets	999,876	Premiums—Total business (net)	175,634
Total liabilities	177,058	Claims—Ontario (net)	31,392
Surplus protection of policyholders	851,828	Claims—Total business (net)	77,750

LONDON AND COUNTY INSURANCE COMPANY, LTD.*

HEAD OFFICE, BLACKFRIARS, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert L. Stailing, 15 Wellington St. E., Toronto, Ont.

Chief Agent in Ontario.—R. L. Stailing, Toronto, Ont.

Date of Organization.—1862. *Date commenced business in Canada.*—May, 1932.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$102,186	Premiums—Ontario (net)	$15,674
Assets in Canada	175,531	Premiums—Canada (net)	110,166
Liabilities in Canada	82,068	Claims—Ontario (net)	7,317
		Claims—Canada (net)	36,012

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—George Weir, Toronto.

Chief or General Agent in Ontario.—Geo. Weir, 465 Bay St., Toronto.

Date of Organization.—1869. *Date commenced business in Canada.*—July, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$253,049
Assets in Canada	$897,431	Premiums—Canada (net)	514,208
Liabilities in Canada	402,166	Claims—Ontario (net)	106,137
		Claims—Canada (net)	239,175

LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Manager and Secretary, L. C. Evans, Toronto.

Directors.—Alfred Wright, Toronto; J. Walmsley, Toronto; Chas. Hendry, London, Eng.; W. R. Houghton, Toronto; C. M. Horswell, Toronto.

Date of Incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$161,563
Total assets	1,125,196	Premiums—Total business (net)	339,903
Total liabilities	451,784	Claims—Ontario (net)	63,108
Surplus protection of policyholders	673,412	Claims—Total business (net)	136,323

LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. E., Toronto.

Date of Organization.—December 10, 1861. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,455,724	Premiums—Ontario (net)	$452,482
Assets in Canada	$2,192,901	Premiums—Canada (net)	1,025,339
Liabilities in Canada	882,715	Claims—Ontario (net)	170,349
		Claims—Canada (net)	386,468

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*See note on page 1.

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. E. Jeffrey, K.C., London, Ont.; Vice-President and Managing Director, E. E. Reid, B.A., A.I.A., London; General Manager, Edward E. Reid, London; Asst. General Manager and Actuary, J. D. Buchanan, B.A., F.A.S.

Directors.—J. E. Smallman, London; Edward E. Reid, London; J. Edgar Jeffrey, London; Arch. McPherson, London; Thos. W. Baker, London; Wm. Gorman, London; C. L. Jeffrey, London; G. E. Reid, London; E. H. Jones, London.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash	$200,000
Life:	
Total assets	100,560,916
Ontario business in force (gross)	330,251,775
Total business in force (gross)	525,295,199
Other than Life:	
Total assets	246,799
Total liabilities	112,341
Surplus protection of policyholders	134,458

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$9,576,927
Premiums—Total business (net)	15,178,261
Death Claims—Ontario business (net)	1,255,697
Death Claims—Total business (net)	2,027,491
Other than Life:	
Premiums—Ontario (net)	118,514
Premiums—Total business (net)	193,076
Claims—Ontario (net)	79,540
Claims—Total business (net)	129,428

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. E. Dufty, 210 St. James St., Montreal.

Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash	£300,000
Assets in Canada	$301,980
Liabilities in Canada	81,814

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$26,539
Premiums—Canada (net)	88,356
Claims—Ontario (net)	14,793
Claims—Canada (net)	41,958

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, Northern Bldg., St. John St., Montreal.

Chief or General Agent in Ontario.—Colborne Insurance Agencies, Limited, 100 Adelaide St. W., Toronto, Ont.

Date of Organization.—1862. *Date commenced business in Canada.*—1863.

Capital stock paid in cash	£120,000
Life:	
Assets in Canada	$10,563,569
Ontario business in force (gross)	6,635,706
Canadian business in force (gross)	16,758,699
Other than Life:	
Assets in Canada	277,219
Liabilities in Canada	84,753

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$158,022
Premiums—Canada (net)	791,668
Death Claims—Ontario (net)	62,523
Death Claims—Canada (net)	152,034
Other than Life:	
Premiums—Ontario (net)	29,063
Premiums—Canada (net)	111,778
Claims—Ontario (net)	6,153
Claims—Canada (net)	36,458

LOYAL LIFE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, 371 Bay St., Toronto, Ont.

Chief or General Agent in Ontario.—E. M. Watt.

Date of Incorporation.—May 14, 1935. *Date commenced business in Canada.*—September 30, 1935.

Capital stock paid in cash	$200,000
Assets in Canada	107,123
Ontario business in force (gross)	Nil
Canadian business in force (gross)	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Death Claims—Ontario (net)	Nil
Death Claims—Canada (net)	Nil

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*See note on page 1.

LOYAL PROTECTIVE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Continental Life Bldg., Toronto.

Chief or General Agent in Ontario.—E. M. Watt, Continental Life Bldg., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—February 13, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$126,442
Assets in Canada	191,238	Premiums—Canada (net)	191,389
Liabilities in Canada	77,907	Claims—Ontario (net)	66,107
		Claims—Canada (net)	105,048

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada. Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—June 11, 1873. *Date commenced business in Canada.*—November 5, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$46,204
Assets in Canada	132,976	Premiums—Canada (net)	79,172
Liabilities in Canada	54,419	Claims—Ontario (net)	7,594
		Claims—Canada (net)	22,307

MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, M. R. Gooderham, K.C., Toronto; Vice-President, George G. Mitchell; General Manager, J. H. Lithgow.

Directors.—Geo. H. Cassels, F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; Col. A. L. Bishop, Toronto; R. A. Daly, Toronto; H. B. Henwood, Toronto; G. G. Mitchell, Toronto; J. H. Lithgow, Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—August 19, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$3,567,358
Total assets	133,824,000	Premiums—Total business (net)	21,752,664
Ontario business in force (gross)	114,188,281	Death Claims—Ontario (net)	758,911
Total business in force (gross)	519,036,631	Death Claims—Total business (net)	3,635,486

MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Building, Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto, Ont.

Date of Organization.—January, 1881. *Date commenced business in Canada.*—December 14, 1896.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,000,000	Premiums—Ontario (net)	$19,792
Assets in Canada	$342,172	Premiums—Canada (net)	95,721
Liabilities in Canada	39,280	Claims—Ontario (net)	5,971
		Claims—Canada (net)	14,238

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. J. Lightbourn, Toronto.

Chief or General Agent in Ontario.—J. W. Smith, 54 Adelaide St. East, Toronto.

Date of Incorporation.—March, 1898. *Date commenced business in Canada.*—May 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,797,233	Premiums—Ontario (net)	$51,985
Assets in Canada	551,912	Premiums—Canada (net)	186,895
Liabilities in Canada	243,985	Claims—Ontario (net)	21,982
		Claims—Canada (net)	101,001

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*See note on page 1.

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—Willis Faber and Company of Ontario, Ltd., 36 Toronto St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—September 5, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$5,969
Assets in Canada	210,872	Premiums—Canada (net)	77,219
Liabilities in Canada	49,823	Claims—Ontario (net)	701
		Claims—Canada (net)	37,690

THE MERCANTILE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, Toronto; W. R. Houghton, Toronto; Alfred Wright, Toronto; Joseph Walmsley, Toronto; Lawrence C. Evans, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$50,000	Premiums—Ontario (net)	$51,452
Total assets	697,058	Premiums—Total business (net)	115,900
Total liabilities	114,776	Claims—Ontario (net)	13,803
Surplus protection of policyholders	582,282	Claims—Total business (net)	30,502

MERCHANTS CASUALTY INSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, E. F. Seagram, Waterloo; Vice-President, J. C. Haight, K.C., Waterloo; General Manager, R. E. Patterson, Waterloo.

Directors.—Thos. W. Seagram, Waterloo; William Henderson, Waterloo; J. A. Martin, Kitchener; E. M. Arnold, Elmira; W. G. Weichel, Waterloo; P. V. Wilson, Waterloo; W. J. Stevenson; R. E. Patterson.

Date of Incorporation.—1924. *Date commenced business in Canada.*—December 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$146,400	Premiums—Ontario (net)	$196,466
Total assets	256,057	Premiums—Total business (net)	304,249
Total liabilities	169,020	Claims—Ontario (net)	89,745
Surplus protection of policyholders.	87,038	Claims—Total business (net)	159,823

MERCHANTS FIRE ASSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—December 26, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,750,000	Premiums—Ontario (net)	$76,555
Assets in Canada	314,618	Premiums—Canada (net)	185,292
Liabilities in Canada	144,341	Claims—Ontario (net)	15,255
		Claims—Canada (net)	52,165

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1898. *Date commenced business in the Province.*—January 31., 1898.

Officers.—President, W. R. Houghton; Acting Secretary, Charles M. Horswell; Manager, Charles M. Horswell.

Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—Rutherford Williamson, F.C.A., and Harold A. Shiach, F.C.A.

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*See note on page 1.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $500,000.		
Number of shares, 10,000. Par value, $50.		
Capital stock at beginning of year	$300,000 00	$150,000 00
Capital stock at end of year	$300,000 00	$150,000 00

Premium on Capital Stock

Total amount paid to December 31, 1935	$150,000 00

Assets

Book value of real estate, office premises		$100,000 00
Mortgage loans on real estate, first mortgages		13,000 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$462,001 33	
In default	99,491 32	
		561,492 65
Cash on hand and in banks:		
On hand at Head Office	$392 60	
In chartered banks of Canada in Canada	16,533 42	
In all other banks and depositories	72,450 10	
		89,376 12
Interest due, $37.50; accrued, $6,596.40	$6,633 90	
Rents due	15 00	
		6,648 90
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$14,625 96	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935	1,863 05	
		16,489 01
Total Admitted Assets		$787,006 68

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$4,927 00	....	$4,927 00
Total net reserve, $167,082.17; carried out at 80% thereof	133,604 33	$61 41	133,665 74
Expenses due and accrued			2,200 00
Taxes due and accrued			10,631 32
Reinsurance premiums			186 39
Return premiums and balances due agents			162 92
Reserve for mortgage interest in arrears			37 50
Reserve for deficiency of market values under book values of bonds and debentures			21,247 69
Reserve for depreciation of Head Office building			3,000 00
Total Liabilities (excluding capital stock)			$176,058 56
Capital stock paid in cash		$150,000 00	
Surplus in profit and loss account		460,948 12	
Excess of assets over liabilities (surplus for protection of policyholders)			610,948 12
Total Liabilities			$787,006 68

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$159,728 71	$153 50	$159,882 21
Reserve of unearned premiums (80%):			
At beginning of year	$140,158 84	....	$140,158 84
At end of year	133,604 33	$61 41	133,665 74
Decrease	$6,554 51	$61 41	$6,493 10
Net premiums earned	$166,283 22	$92 09	$166,375 31
Net losses and claims incurred	$39,797 17	....	$39,797 17
Net adjustment expenses	3,457 79	....	3,457 79
Commissions	39,751 64	....	39,751 64
Taxes (excluding taxes on real estate)	....	....	13,643 85
Salaries, fees and travelling expenses	....	....	28,304 87
All other expenses			15,284 34
Total claims and expenses			$140,239 66
Underwriting profit			$26,135 65

Profit and Loss Account—*Continued*

Other revenue:		
Interest earned	$33,329 55	
Rents earned—debit	*952 43*	
Endorsement fees	3 50	
		32,380 62
Other expenditure:		
Increase in reserve for mortgage interest in arrears	$37 50	
Bad debts written off	66 63	
Loss on sale of securities and real estate	3,942 62	
Increase in reserve of depreciation of Head Office building	3,000 00	
Increase in deficiency of market value under book value of securities	18,697 53	
		25,744 28
Net Profit for the Year		$32,771 99

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year	$617,086 38
Net profit for the year brought down	32,771 99
	$649,858 37
Dividends declared to shareholders	37,500 00
	$612,358 37
Increase in unadmitted assets	1,410 25
Surplus of Assets over Liabilities (excluding capital stock) at End of Year	$610,948 12

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$55,311,066	....	$55,311,066
Taken in 1935, new and renewed	32,442,038	$82,125	32,524,163
Totals	$87,753,104	$82,125	$87,835,229
Ceased in 1935, including renewed	35,530,897	900	35,531,797
Gross in force, December 31, 1935	$52,222,207	$81,225	$52,303,432
Reinsurance in force, December 31, 1935	3,457,016	....	3,457,016
Net in Force, December 31, 1935	$48,765,191	$81,225	$48,846,416

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	353,061 18	189,224 11	209,946 62	332,338 67	5,955 90	326,382 77
Elsewhere	....	158 10	4 60	153 50	....	153 50
Totals	353,061 18	189,382 21	209,951 22	332,492 17	5,955 90	326,536 27
Automobile:						
Ontario	6.934 41	8,768 86	7,990 72	7,712 55	103 82	7,608 73
Elsewhere	....	....	....	....	....	....
Sprinkler Leakage:						
Ontario	....	204 24	16 20	188 04	....	188 04
Elsewhere	....	....	....	....	....	....
Weather:						
Ontario	....	88 73	9 84	78 89	....	78 89
Elsewhere	....	....	....	....	....	....
All Business:						
Ontario	359.995 59	198,285 94	217,963 38	340,318 15	6,059 72	334,258 43
Elsewhere	....	158 10	4 60	153 50	....	153 50
Totals	359.995 59	198.444 04	217,967 98	340,471 65	6,059 72	334,411 93

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 5%, 1941	$25,000 00	$24,840 33
Dominion of Canada, 4 ½%, 1958	20,000 00	20,000 00
Dominion of Canada, 4 ½%, 1959	12,000 00	11,656 82
Province of Ontario, 4 ½%, 1965	4,000 00	4,308 26
Hydro-Electric Power Commission of Ontario, 6%, 1940	10,000 00	10,482 61
Province of Quebec, 4 ¼%, 1958	9,000 00	9,984 66
Province of Saskatchewan, 4%, 1954	55,000 00	46,796 83
Village of Acton, 6%, 1936-37	2,000 00	1,981 53
Village of Alexandria, 6%, 1936-39	2,945 51	2,979 48
Town of Brampton, 6 ½%, 1948	4,314 23	4,314 23
City of Edmonton, 5 ½%, 1945	50,000 00	50,080 00
Village of Embro, 6%, 1936-39	2,265 80	2,265 80

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Town of Hanover, 6%, 1937-38	$4,523 88	$4,523 88
Town of Hespeler, 6%, 1937-40	2,321 93	2,265 72
Township of King, 6%, 1936-39	453 15	453 15
City of Kingston, 5½%, 1949	2,000 00	1,908 36
Town of Lakefield, 6½%, 1947-49	4,379 58	4,285 81
Town of Lindsay, 6%, 1936	2,000 00	2,008 64
Town of Listowel, 6%, 1937-38	2,714 33	2,747 66
City of London, 5%, 1944	4,000 00	3,712 74
Village of Merrickville, 6%, 1939	987 09	965 18
Town of Milton, 6%, 1947-48	5,690 03	5,442 89
City of Oshawa, 6%, 1948-50	6,796 72	6,487 41
County of Peel, 5%, 1941	3,371 63	3,236 58
City of Port Arthur, 5%, 1959	15,000 00	14,745 54
City of Port Arthur, 5%, 1937	3,000 00	2,955 29
Village of Port Credit, 6%, 1936-37	2,365 11	2,391 67
City of Sarnia, 5½%, 1938	3,759 09	3,708 18
City of Toronto, 6%, 1944	25,000 00	26,624 99
City of Toronto, 5%, 1953	25,000 00	25,145 21
City of Toronto, 4½%, 1948	2,410 00	2,256 35
City of Toronto, 4½%, 1945	1,000 00	892 57
Town of Trenton, 5½%, 1939	2,379 51	2,379 51
Village of Waterdown, 5½%, 1939	3,000 00	3,010 66
Town of Waterloo, 6%, 1937	6,560 54	6,499 94
Town of Wingham, 6½%, 1936-51	5,535 08	5,535 08
City of Woodstock, 5½%, 1947	5,000 00	4,949 25
Canada Permanent Mortgage Corp., 4%, 1939	10,000 00	10,000 00
Credit Foncier Franco-Canadien, 5%, 1945	25,000 00	24,121 95
The Imperial Trusts Co., G.I.R., 5%, 1939	2,500 00	2,500 00
McColl-Frontenac Oil Co., Ltd., 6%, 1949	25,000 00	25,961 57
Ontario Loan & Debenture Co., 4¾%, 1939	10,000 00	10,000 00
Trusts & Guarantee Co., Ltd., 5%, 1939	2,500 00	2,500 00
Grand Trunk Pacific Railway, 3%, 1962	9,720 00	6,350 89
Hydro-Electric Power Commission of Ontario, 4%, 1957	5,000 00	3,737 62
Town of Kenora, 5%, 1940	3,000 00	3,000 00
City of Kingston, 6%, 1937	700 00	700 00
City of Kitchener, 6%, 1937	5,000 00	4,953 81
Town of Meaford, 6%, 1936	5,000 00	4,976 17
City of Sault Ste. Marie, 5%, 1943	2,000 00	1,939 22
City of Toronto, 3½%, 1945	4,866 67	4,866 67
City of Toronto, 3½%, 1944	5,353 33	5,353 33
City of Toronto, 4½%, 1953	1,000 00	1,000 00
Town of Weyburn, 5%, 1949	500 00	500 00
Harbour Commissioners of the City of Toronto, 4½%, 1953	24,000 00	20,717 29
Totals	$476,913 21	$462,001 33

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Township of Etobicoke, 5%, 1933-34-35	$345 78	$334 26	$276 62
Township of Etobicoke, 5%, 1936-59	5,650 52	5,462 36	4,520 42
Township of Etobicoke, 5½%, 1946-50	20,080 32	21,030 12	16,064 26
Township of Etobicoke, 5½%, 1945-51	20,382 99	20,864 03	16,306 39
Town of Leamington, 6%, 1948	3,329 06	3,158 26	2,829 70
Town of Midland, 6%, 1939	2,467 49	2,467 49	2,023 34
Town of Mimico, 6½%, 1949-50	2,000 00	1,931 93	1,500 00
City of Niagara Falls, 5%, 1944-49	4,997 98	4,647 37	4,197 34
Town of Riverside, R.C.S.S., 5½%, 1936-47	14,002 72	13,967 71	6,301 22
Town of Thorold, 5%, 1934	1,000 00	896 44	820 00
Town of Walkerville, 4½%, 1942-43	5,000 00	5,000 00	4,100 00
City of Windsor, 5%, 1937	3,056 85	2,981 35	2,292 64
Township of York, 5%, 1956-57	25,000 00	16,750 00	20,000 00
Totals	$107,313 71	$99,491 32	$81,231 93

MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Corroon & Reynolds Canada, Inc., 276 St. James St., Montreal, P.Q.

Chief or General Agent in Ontario.—E. M. Henderson, Metropolitan Bldg., Toronto.

Date of Incorporation.—1849. *Date commenced business in Canada.*—1928.

Capital stock paid in cash	$1,000,000
Assets in Canada	197,151
Liabilities in Canada	120,356

PREMIUMS WRITTEN—LOSSES INCURRED	
Premiums—Ontario (net)	$65,185
Premiums—Canada (net)	192,917
Claims—Ontario (net)	30,336
Claims—Canada (net)	95,411

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*See note on page 1.

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Jenkins, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—John Fanning, Canada Life Bldg., Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—January 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£237,500	Premiums—Ontario (net)	$53,060
Assets in Canada	$238,876	Premiums—Canada (net)	188,853
Liabilities in Canada	145,152	Claims—Ontario (net)	12,745
		Claims—Canada (net)	67,579

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.

Chief or General Agent in Ontario.—Geo. A. Sherritt, 36 Toronto St., Toronto.

Date of Incorporation.—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$17,986
Assets in Canada	231,408	Premiums—Canada (net)	75,436
Liabilities in Canada	66,847	Claims—Ontario (net)	4,962
		Claims—Canada (net)	22,317

THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto, Ont.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto, Ont.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$87,254
Assets in Canada	544,083	Premiums—Canada (net)	142,134
Liabilities in Canada	134,953	Claims—Ontario (net)	61,338
		Claims—Canada (net)	104,791

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.

Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—1880. *Date commenced business in Canada.*—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$6,167
Assets in Canada	244,230	Premiums—Canada (net)	30,821
Liabilities in Canada	48,221	Claims—Ontario (net)	2,239
		Claims—Canada (net)	14,846

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. J. Tarr, Winnipeg; Vice-President, W. L. Parrish, Winnipeg, Man.

Directors.—W. L. Parrish, Winnipeg; A. O. Marrin, Winnipeg; E. J. Tarr, Winnipeg; R. J. Gourley, Winnipeg; Geo. H. Stewart, Winnipeg; W. A. Matheson, Winnipeg; J. A. Flanders, Winnipeg; W. Trevor Gwyn, Winnipeg; D. H. Hudson, Winnipeg, Man.

Chief or General Agent in Ontario.—A. B. Johnston, Toronto.

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,740	Premiums—Ontario (net)	$351,697
Total assets	11,977,194	Premiums—Total business (net)	1,637,266
Ontario business in force (gross)	11,421,692	Death Claims—Ontario (net)	51,011
Total business in force (gross)	54,490,686	Death Claims—Total business (net)	253,701

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*See note on page 1.

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Arthur P. Earle, A.I.A., A.A.S., Montreal; Vice-Presidents, C. E. Sanders, Montreal; J. V. B. Desaulniers.

Directors.—Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cypihot; S. W. Jacobs, K.C., Montreal; F. W. Fairman, Montreal; Hon. R. O. Grothe, Hon. J. P. B. Casgrain, Montreal; Lyon Cohen, Montreal; J. V. Desaulniers, Montreal; Arthur P. Earle, Montreal; William Penman, London, England; C. H. Falloon, London, England; C. E. Sanders, Montreal, Que.; Rene Redmond, Montreal, P.Q.; Wm. S. Walton, Toronto, Ont.

Chief or General Agent in Ontario.—A. H. Beaton, K.C., Royal Bank Bldg., Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—May 26, 1910.

Capital stock paid in cash	$250,000
Total assets	5,947,070
Ontario business in force (gross)	7,984,845
Total business in force (gross)	38,761,364

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$340,736
Premiums—Total business (net)	1,181,991
Death Claims—Ontario (net)	75,605
Death Claims—Total business (net)	222,786

THE MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal, Que.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

Capital stock paid in cash	£374,543
Assets in Canada	$336,900
Liabilities in Canada	90,686

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$42,379
Premiums—Canada (net)	103,077
Claims—Ontario (net)	19,553
Claims—Canada (net)	40,810

MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, Montreal.

Chief or General Agent in Ontario.—The Royal Trust Company, 59 Yonge St., Toronto.

Date of Incorporation.—December 31, 1886. *Date commenced business in Canada.*—August 11, 1913.

Capital stock paid in cash	$973,333
Assets in Canada	8,152,043
Ontario business in force (gross)	8,879,735
Canadian business in force (gross)	30,452,404

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$307,678
Premiums—Canada (net)	1,100,555
Death Claims—Ontario (net)	32,645
Death Claims—Canada (net)	154,321

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto, Ont.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—December 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

Capital stock paid in cash	$1,000,000
Assets in Canada	489,366
Liabilities in Canada	130,938

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$81,851
Premiums—Canada (net)	156,173
Claims—Ontario (net)	50,817
Claims—Canada (net)	70,115

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.

Chief or General Agent in Ontario.—Chas. C. Hall, 54 Adelaide St. E., Toronto.

Date of Incorporation.—May, 1869. *Date commenced business in Canada.*—August 3, 1908.

Capital stock paid in cash	$5,000,000
Assets in Canada	517,696
Liabilities in Canada	188,893

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$56,242
Premiums—Canada (net)	260,442
Claims—Ontario (net)	17,823
Claims—Canada (net)	134,257

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*See note on page 1.

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—February, 1859. *Date commenced business in Canada.*—August, 1930.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$4,000,000	†Premiums—Ontario (net)	$8,413
Assets in Canada	450,552	†Premiums—Canada (net)	Nil
Liabilities in Canada	Nil	†Claims—Ontario (net)	7,447
		†Claims—Canada (net)	Nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

Head Office, Toronto, Ont.

Officers.—President and Managing Director, A. H. Beaton, Toronto; Vice-President, Dr. A. A. Macdonald, Toronto.

Directors.—Hon. E. M. Macdonald, K.C., Pictou, N.S.; Hon. Rodolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville; A. H. Beaton, Toronto; Dr. A. A. Macdonald, Toronto; Col. A. E. Kirkpatrick, Toronto; E. W. Bickle, Toronto; R. E. Cox, Montreal, Que.

Date of Incorporation.—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$422,570
Total assets	11,745,820	Premiums—Total business (net)	1,525,262
Ontario business in force (gross)	15,390,487	Death Claims—Ontario (net)	114,352
Total business in force (gross)	55,422,977	Death Claims—Total business (net)	340,613

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

Head Office, Montreal, Que.

Officers.—President, Allan F. Glover, Montreal; Vice-President, P. M. May, Montreal; Manager and Secretary, H. Churchill-Smith, Montreal.

Directors.—F. J. Williams, Liverpool, Eng.; J. D. Simpson, Liverpool, Eng.; J. Theodore LeClerc, Montreal; F. E. Meredith, K.C., Montreal; Lt.-Col. Herbert Molson, Montreal; Hon. L. A. Taschereau, Quebec, Que.; H. Churchill-Smith, Montreal; Arthur B. Purvis, Montreal, Que.; Allan F. Glover, Montreal.

Chief or General Agent in Ontario.—R. Forster-Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—1929. *Date commenced business in Ontario.*—January 1, 1930.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$33,323
Assets in Canada	402,190	Premiums—Canada (net)	103,789
Liabilities in Canada	102,108	Claims—Ontario (net)	13,405
Surplus protection of policyholders	300,082	Claims—Canada (net)	41,890

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

Head Office, London, England

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—April 4, 1907.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£20,525	Premiums—Ontario (net)	$27,934
Assets in Canada	$299,520	Premiums—Canada (net)	124,652
Liabilities in Canada	115,660	Claims—Ontario (net)	7,508
		Claims—Canada (net)	57,407

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*See note on page 1.

†Included in Home Insurance Company figures.

NATIONAL SURETY CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. H. Allen, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—February 24, 1897. *Date commenced business in Canada.*—November 30, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$38,227
Assets in Canada	316,115	Premiums—Canada (net)	113,804
Liabilities in Canada	133,532	Claims—Ontario (net)	16,897
		Claims—Canada (net)	52,910

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—February 14, 1901. *Date commenced business in Canada.*—April 17, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,100,000	Premiums—Ontario (net)	$54,829
Assets in Canada	341,981	Premiums—Canada (net)	117,313
Liabilities in Canada	89,188	Claims—Ontario (net)	24,714
		Claims—Canada (net)	61,832

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Organization.—1820. *Date commenced business in Canada.*—February 13, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.. Francs	12,500,000	Premiums—Ontario (net)	$110,028
Assets in Canada	977,902	Premiums—Canada (net)	463,684
Liabilities in Canada	393,115	Claims—Ontario (net)	43,808
		Claims—Canada (net)	225,050

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada—Allan F. Glover, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 29 Wellington St. East, Toronto.

Date of Incorporation.—1811. *Date commenced business in Canada.*—March 7, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$45,020
Assets in Canada	259,868	Premiums—Canada (net)	127,920
Liabilities in Canada	106,372	Claims—Ontario (net)	17,536
		Claims—Canada (net)	51,979

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1826. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—LOSSES INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	$14,116
Assets in Canada	284,613	†Premiums—Canada (net)	Nil
Liabilities in Canada	Nil	†Claims—Ontario (net)	12,478
		†Claims—Canada (net)	Nil

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*See note on page 1.

†Included in Home Insurance Company figures.

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE. MANCHESTER. N.H.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, Montreal.
Chief or General Agent in Ontario.—Geo. R. Browne, 51 Yonge St., Toronto.
Date of Incorporation.—1869. *Date commenced business in Canada.*—April 15, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$3,000,000	Premiums—Ontario (net).......	$35,647
Assets in Canada...............	330,055	Premiums—Canada (net).......	157,944
Liabilities in Canada...........	139,269	Claims—Ontario (net)..........	14,978
		Claims—Canada (net)..........	50,136

NEW JERSEY INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1910. *Date commenced business in Canada.*—April 6, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$8,720
Assets in Canada...............	172,425	Premiums—Canada (net).......	42,548
Liabilities in Canada...........	28,897	Claims—Ontario (net)..........	829
		Claims—Canada (net)..........	15,953

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Corroon & Reynolds, Canada, Inc., 276 St. James St., Montreal, Que.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto, Ont.
Date of Incorporation.—1865. *Date commenced business in Canada.*—November 1, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$37,853
Assets in Canada...............	241,785	Premiums—Canada (net).......	195,599
Liabilities in Canada...........	158,645	Claims—Ontario (net)..........	13,872
		Claims—Canada (net)..........	119,222

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. A. Joselin, Toronto.
Chief or General Agent in Ontario.—H. A. Joselin, Dominion Bank Bldg., Toronto.
Date of Incorporation.—July 24, 1925. *Date commenced business in Canada.*—January 11, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$2,000,000	Premiums—Ontario (net).......	$54,839
Assets in Canada...............	437,649	Premiums—Canada (net).......	179,084
Liabilities in Canada...........	99,992	Claims—Ontario (net)..........	10,824
		Claims—Canada (net)..........	33,848

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal. Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.
Chief or General Agent in Ontario.—G. S. Pearcy, Excelsior Life Bldg., Toronto.
Date of Incorporation.—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.......	$2,000,000	Premiums—Ontario (net).......	$48,426
Assets in Canada...............	472,486	Premiums—Canada (net).......	150,015
Liabilities in Canada...........	102,406	Claims—Ontario (net)..........	29,178
		Claims—Canada (net)..........	75,291

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*See note on page 1.

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, J. P. Moore, Montreal; Vice-President, C. E. Harrison, Montreal.

Directors.—M. A. Phelan, Montreal; J. H. Robertson, Montreal; W. J. Bloomfield, Sydney, Australia; A. M. Eedy, Sydney, Australia; C. E. Harrison, Montreal; J. P. Moore, Montreal; R. D. Miller, D. P. Anderson.

Chief or General Agent in Ontario.—Royal Trust Company, Toronto.

Date of Incorporation.—August 29, 1917. *Date commenced business in Canada.*—January 1, 1918.

Capital stock paid in cash........	$91,133
Total assets....................	542,454
Total liabilities................	32,858
Surplus protection of policyholders.	509,596

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$25,196
Premiums—Total business (net)..	88,438
Claims—Ontario (net)..........	8,189
Claims—Total business (net)....	26,920

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. East, Toronto.

Date of Organization.—1824. *Date commenced business in Canada.*—1862.

Capital stock paid in cash........	$11,862,500
Life:	
Assets in Canada...............	$6,266,430
Ontario business in force (gross)...	170,858
Canadian business in force (gross).	755,753
Other than Life:	
Assets in Canada...............	2,523,878
Total liabilities.................	709,786

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net).......	$6,209
Premiums—Canada (net).......	21,083
Death Claims—Ontario (net)....	972
Death Claims—Canada (net)....	6,294
Other than Life:	
Premiums—Ontario (net).......	316,474
Premiums—Canada (net).......	880,664
Claims—Ontario (net)..........	110,783
Claims—Canada (net)..........	367,283

NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. B. Paterson, Montreal; Vice-President, C. W. C. Tyre, Montreal; Secretary, J. C. Urquhart, Toronto.

Directors.—J. C. Urquhart, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg; J. B. Paterson, Montreal; C. W. C. Tyre, Montreal; Wm. Lawrie, Montreal; Geo. Weir, Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—August 12, 1909.

Capital stock paid in cash........	$306,030
Total assets....................	317,499
Total liabilities................	118,872
Surplus protection of policyholders.	208,375

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$36,859
Premiums—Total business (net)..	131,703
Claims—Ontario (net)..........	9,276
Claims—Total business (net)....	45,241

NORTH RIVER INSURANCE COMPANY*

HEAD OFFICE NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Kenneth Thom, 16-22 Wellington St. East, Toronto, Ont.

Chief or General Agent in Ontario.—Kenneth Thom, 16-22 Wellington St. East, Toronto, Ont.

Date of Incorporation.—February 6, 1822. *Date commenced business in Canada.*—March 20, 1926.

Capital stock paid in cash........	$2,000,000
Assets in Canada...............	255,699
Liabilities in Canada............	60,752

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$32,384
Premiums—Canada (net).......	79,839
Claims—Ontario (net)..........	3,215
Claims—Canada (net)..........	7,082

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*See note on page 1.

NORTHWEST CASUALTY COMPANY*

HEAD OFFICE SEATTLE WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—J. H. Constantine, Vancouver, B.C.

Chief or General Agent in Ontario.—D. G. McPherson, Imperial Building, Hamilton, Ont.

Date of Incorporation.—April 1, 1928. *Date commenced business in Canada.*—June 11, 1929.

Capital stock paid in cash	$250,000
Assets in Canada	80,933
Liabilities in Canada	31,703

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$19,688
Premiums—Canada (net)	36,047
Claims—Ontario (net)	8,319
Claims—Canada (net)	19,419

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, John Holroyde, Montreal; Deputy Manager, H. F. Roden, Montreal.

Directors.—W. A. Hastings, Winnipeg; C. E. Drewry, Winnipeg; Robt. McKay, Winnipeg; N. J. Breen, Winnipeg; A. W. Chapman, Winnipeg; Thos. Bruce, Winnipeg.

Chief or General Agent in Ontario.—H. S. Sweatman, 12 Wellington St. East, Toronto.

Date of Incorporation.—1880. *Date commenced business in Canada.*—†February 6, 1912.

Capital stock paid in cash	$100,000
Total assets	521,288
Total liabilities	69,651
Surplus protection of policyholders.	529,682

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$23,070
Premiums—Total business (net)	71,256
Claims—Ontario (net)	8,641
Claims—Total business (net)	26,864

NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Organization.—June 2, 1846. *Date commenced business in Canada.*—1867.

Capital stock paid in cash	£904,161
Assets in Canada	$879,077
Liabilities in Canada	507,979

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$245,237
Premiums—Canada (net)	624,168
Claims—Ontario (net)	92,039
Claims—Canada (net)	254,997

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, R. G. Ivey, London, Ont.; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London.

Directors.—Major Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore W. E. Robinson, Ray Lawson, S. Thompson, London, Ont.; J. G. Thompson, London, Ont.; R. G. Ivey, London, Ont.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—1897.

Capital stock paid in cash	$250,000
Total assets	9,641,749
Ontario business in force (gross)	18,162,628
Total business in force (gross)	42,838,756

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$469,851
Premiums—Total business (net)	1,233,528
Death Claims—Ontario (net)	118,519
Death Claims—Total business (net)	263,989

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*See note on page 1.

†Prior to this date business limited under Provincial charter to Province of Manitoba only.

NORTHWESTERN NATIONAL INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—February 20, 1869. *Date commenced business in Canada.*—July 31, 1911.

Capital stock paid in cash	$2,000,000
Assets in Canada	1,090,337
Liabilities in Canada	174,570

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$84,933
Premiums—Canada (net)	171,198
Claims—Ontario (net)	41,748
Claims—Canada (net)	71,741

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.

Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. East, Toronto.

Date of Organization.—1797. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash	$5,353,333
Debenture stock (Norwich and London)	2,135,690
Assets in Canada	1,923,569
Liabilities in Canada	934,890

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$554,114
Premiums—Canada (net)	1,168,365
Claims—Ontario (net)	223,271
Claims—Canada (net)	492,390

OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jacquays, Montreal.

Directors.—Hon. H. M. Marler, Montreal; H. M. Jacquays, Montreal; E. J. Kay, Montreal; L. Macfarlane; J. B. Woodyatt, Jr., Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Incorporation.—1902. *Date commenced business in Canada.*—†May 5, 1909.

Capital stock paid in cash	$200,000
Total assets	1,279,361
Total liabilities	215,980
Surplus protection of policyholders	1,104,423

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$49,882
Premiums—Total business (net)	182,883
Claims—Ontario (net)	12,192
Claims—Total business (net)	63,837

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL., U.S.A.

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—J. W. Miller, London, Ont.

Chief or General Agent in Ontario.—J. W. Miller, London, Ont.

Capital stock paid in cash	$1,000,000
Assets in Canada	812,979
Ontario business in force (gross)	1,904,501
Canadian business in force (gross)	6,871,558
Other than Life:	
Total assets	$70,904
Total liabilities	3,144

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$49,145
Premiums—Canada (net)	187,010
Death Claims—Ontario (net)	11,752
Death Claims—Canada (net)	82,711
Other than Life:	
Premiums—Ontario (net)	$7,336
Premiums—Total business (net)	12,101
Claims—Ontario (net)	5,983
Claims—Total business (net)	9,823

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*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Toronto.
Chief or General Agent in Ontario.—A. C. Hall, Federal Bldg., Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—September 1, 1895.

Capital stock paid in cash	£172,308
Assets in Canada	$1,239,816
Liabilities in Canada	678,262

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$487,266
Premiums—Canada (net)	817,936
Claims—Ontario (net)	210,937
Claims—Canada (net)	331,975

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—November 19, 1920. *Date commenced business in the Province.*—November 19, 1920.

Officers.—President, Hon. J. L. Ralston, K.C.; Vice-Presidents, J. C. Breithaupt, Senator H. W. Laird, J. C. Haight, K.C.; Secretary, H. E. Power; General Manager, M. J. Smith; Actuary, F. B. Relyea, F.A.S.; Treasurer, F. D. Rueffer.

Directors (as at date of filing statement).—Herbert Begg, Toronto, Ont.; H. G. Bertram, Dundas, Ont.; Hon. F. C. Biggs, Dundas, Ont.; A. W. Briggs, K.C., Toronto, Ont.; Hon. Harold Macpherson, St. John's, Nfld.; J. A. Martin, Kitchener, Ont.; E. C. Mitchell, London, Ont.; Chas. S. Morton, M.B., F.R.C.S., Halifax, N.S.; W. E. Payne, K.C., Red Deer, Alta.; E. K. Reiner, Wellesley, Ont.; J. M. Walton, Aurora, Ont.

Auditors.—J. F. Scully, C.A., and R. P. Uffelmann, C.A.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $8,000,000.		
Number of shares, 80,000. Par value, $100.		
Capital stock at beginning of year	$6,741,600 00	$655,305 90
Calls on capital received during year	Nil	280 35
Capital stock at end of year	$6,741,600 00	$655,586 25

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$1,238,245 23
Amount received during the year	619 65
Total amount paid to December 31, 1935	$1,238,864 88

Synopsis of Ledger Accounts

As at December 31, 1934:		
Net ledger assets	$8,801,114 24	
Policy proceeds left with Co.	43,191 70	
Agents' credit balances	8,728 89	
Accounts payable	174 14	
Investment reserve	175,000 00	
Total Ledger Assets		$9,028,208 97
Increase in ledger assets in 1935:		
Income	$1,708,135 88	
Amount by which ledger assets were written up	48,182 24	
Increase in ledger liabilities, as follows:		
Agents' balances	13,160 48	
Accounts payable	3,604 98	
Total Increase		$1,773,083 58
Total		$10,801,292 55

Decrease in ledger assets in 1935:		
Disbursements	$964,274 00	
Amount by which ledger assets were written down	69,931 46	
Decreases in ledger liabilities, as follows:		
Policy proceeds	43,191 70	
Total Decrease		$1,077,397 16
As at December 31, 1935:		
Net ledger assets	$9,518,226 90	
Agents' credit balances	21,889 37	
Accounts payable	3,779 12	
Investment reserve	180,000 00	
Total Ledger Assets		$9,723,895 39
Total		$10,801,292 55

See note on page 1.

Assets

Ledger Assets

Book value of real estate:		
Office premises		$107,500 00
Held for sale		284,347 29
Mortgage loans on real estate:		
First mortgages	$3,805,025 28	
Agreements for sale	36,912 47	
		3,841,937 75
Loans secured by stocks, bonds and other collateral		16,769 69
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders	$1,309,376 50	
Advances to policyholders under automatic nonforfeiture provisions	436,244 79	
		1,745,621 29
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$2,783,495 57	
In default	825,817 58	
		3,609,313 15
Book value of stocks owned		79,125 00
Cash on hand and in banks:		
On hand at Head Office	$1,606 57	
In chartered banks of Canada in Canada	37,519 65	
		39,126 22
Accounts receivable		155 00
Total Ledger Assets		$9,723,895 39

Non-Ledger Assets

Interest due, $192,963.31; accrued, $124,976.68	$317,939
Net premiums due and uncollected and deferred	240,238 47
Net consideration for annuities due and uncollected and deferred	1,402 32
Total Non-Ledger Assets	$559,580 78
Total Assets	$10,283,476 17

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain		$8,633,268 00
Net liability for payments due under contracts		31,500 00
Provision for unreported death losses and disability claims		10,000 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations—amounts assured		54,477 00
Received from policyholders in advance—premiums		33,047 37
Provincial, municipal and other taxes due and accrued		23,000 00
Medical examiners' fees due and accrued		758 00
Reserve for loss on investments		180,000 00
Deficiency of market under book value of bonds and debentures in default		488,621 90
Deficiency of market under book value of stocks		33,947 00
Reserve for decrease in market value of bonds		34,166 25
Accounts payable, including interest accrued thereon		4,452 94
Agents' credit balances		21,889 37
Accounts payable, due and accrued		1,242 00
Undivided surplus	$77,520 09	
Capital stock paid in cash	655,586 25	
		733,106 34
Total Liabilities, Surplus and Capital		$10,283,476 17

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums	$58,431 21	$1,070,849 03	$8,126 67	$1,137,406 91
Less reinsurance premiums paid	6,217 21	62,214 95	Nil	68,432 16
Total net premiums	$52,214 00	$1,008,634 08	$8,126 67	$1,068,974 75
Consideration for annuities	1,284 40	7,118 02	82,085 50	90,487 92
Less reinsurance consideration paid	Nil	Nil	61,113 00	61,113 00
Total net consideration for annuities	$1,284 40	$7,118 02	$20,972 50	$29,374 92
Total group premiums	Nil	Nil	Nil	2,199 64

Total net premium income and consideration for annuities		$1,100,549 31
Consideration for supplementary contracts:		
Involving life contingencies, $10,890.00; others, $1,733.00		12,623 00
Amounts left with the Company at interest (arising out of assurance contracts)—amounts assured		66,556 70
Interest and dividends		473,075 70
Gross rents from Company's property, less $14,651.09 for taxes, expenses and repairs in connection with such properties		7,614 59
Income from all other sources:		
Coupons left with Company	$216 30	
Agents' balances previously written off	96 34	
Premium on United States funds	437 71	
Premium on Sterling funds	557 80	
Fees and fines	248 57	
		1,556 72
Gross profit on sale or maturity of ledger assets:		
Real estate, $607.83; bonds, $38,100.14; stocks, $7,451.89		46,159 86
Total Income		$1,708,135 88

Expenditure Disbursements

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts:				
Death, endowment and disability claims—				
Amount assured—Ordinary	$208,911 00	$87,626 00	$20,408 42	$317,945 42
Group	1,000 00	Nil	Nil	Nil
Less received for reinsured	11,130 00	Nil	Nil	11,130 00
Net totals—Ordinary	$197,781 00	$87,626 00	$20,408 42	$305,815 42
Group	1,000 00	Nil	Nil	1,000 00
Double indemnity claims				6,500 00
Interest on death claims				403 73
Net surrender values				286,738 96
Total net disbursements in respect of assurance contracts				$600,458 11
In respect of life annuity contracts—cash payments to annuitants (less $1,354.32 reinsured)				910 84
Total net disbursements in respect of assurance and annuity contracts				$601,368 95
Net payments on supplementary contracts:				
Involving life contingencies, $2,200.12; others, $683.17				2,883 29
Net reduction in premiums resulting from application of dividends—account reinsurance				3,955 36
Amounts left with the Company and interest accumulations withdrawn—amounts assured				14,734 66
Taxes, licenses and fees				21,736 05
Head office expenses:—Salaries, $78,868.43; auditors' fees, $1,800.00; rents, $7,500.00; directors' fees, $1,296.50; travelling expenses, $4,259.53				93,724 46
Branch office and agency expenses:—Assurance commissions: first year, $30,436.57; renewal, $25,683.41; single, $364.66; salaries, $43,079.83; travelling expenses, $289.10; Annuity commissions: first year, $495.60; renewal, $370.24; paid to agents, $1,584.53, less reinsurance, $2,150.59 (*$566.06 cr.*); rents, $10,181.11; miscellaneous, $7,660.83				117,995 29
All other expenses:—Advertising, $3,813.07; books and periodicals, $620.92; express, telegrams and telephones, $1,288.96; legal fees, $1,501.36; inspection fees and medical fees, $4,196.99; office furniture and supplies, $835.95; postage, $2,230.68; printing and stationery, $3,796.51; commissions on loans, $5,795.00; miscellaneous, $10,102.62				34,182 06
Gross loss on sale or maturity of ledger assets:				
Bonds, $12,184.79; stocks, $46,166.84; real estate, $15,342.25				73,693 88
Total Disbursements				$964,274 00

Exhibit of Annuities

Classification	Life Annuities Proper		Arising out of Life Assurance Contracts						Totals	
			Involving Life Contingencies (Supplementary Contracts)		Not Involving Life Contingencies (Supplementary Contracts)		Disability Annuities			
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
		$ c.		$ c.		$ c.		$ c.		$ c.
At end of 1934	97	59,239 56	6	1,200 12	1	500 00	21	11,040 00	125	71,979 68
New issued	13	12,747 48	1	1,000 00	2	183 17	10	5,040 00	26	18,970 65
Old revived	2	1,423 56	......	....	......	....	......	....	2	1,423 56
Old increased	......	1,176 96	......	....	......	....	......	....	......	1,176 96
Totals	112	74,587 56	7	2,200 12	3	683 17	31	16,080 00	153	93,550 85
Less ceased by:										
Death	......	....	......	....	......	....	5	1,920 00	5	1,920 00
Surrender	3	1,332 24	......	....	......	....	......	....	3	1,332 24
Lapse	10	5,587 44	......	....	......	....	......	....	10	5,587 44
Decrease	3	5,165 64	......	....	......	....	......	....	3	5,165 64
Recovery from disability	......	....	......	....	......	....	3	630 00	3	630 00
Not taken	3	1,731 72	......	....	......	....	......	....	3	1,731 72
Total ceased	19	13,817 04	......	....	......	....	8	2,550 00	27	16,367 04
At end of 1935	93	60,770 52	7	2,200 12	3	683 17	23	13,530 00	126	77,183 81
Reinsured	......	3,726 12	......	....	......	....	......	....	......	3,726 12

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
		$		$		$			$
At end of 1934...	9,577	21,685,612	7,352	14,187,337	731	5,068,391	7,769	17,660	40,949,109
New issued.......	524	1,561,850	459	1,034,802	38	867,115	......	1,021	3,463,767
Old revived......	28	57,636	19	59,515	3	12,360	......	50	129,511
Old increased.....	......	8,558	3	28,488	......	52,349	1,164	3	90,559
Transferred to....	30	54,047	16	28,426	1	7,500	......	47	89,973
Totals.......	10,159	23,367,703	7,849	15,338,568	773	6,007,715	8,933	18,781	44,722,919
Less ceased by:									
Death.........	58	155,162	22	44,500	5	10,249	......	85	209,911
Maturity......	......	....	49	87,286	......	....	......	49	87,286
Expiry........	......	....	......	....	20	147,218	......	20	147,218
Disability......	......	....	......	....	1	1,500	......	1	1,500
Surrender......	459	907,157	334	558,581	2	48,861	......	795	1,514,599
Lapse.........	213	438,171	180	337,950	78	398,699	......	471	1,174,820
Decrease.......	......	82,901	......	56,259	......	47,924	......	......	187,084
Not taken......	53	131,577	60	154,653	5	58,554	......	118	344,784
Transferred from	17	35,926	30	54,047	......	....	......	47	89,973
Total ceased...	800	1,750,894	675	1,293,276	111	713,005	......	1,586	3,757,175
At end of 1935...	9,359	21,616,809	7,174	14,045,292	662	5,294,710	8,933	17,195	40,965,744
Reinsured........	......	2,496,057	......	758,169	......	417,824	......	......	3,672,050

Miscellaneous

New policies issued and paid for in cash:—Number, 903; gross amount, $3,118,983; reinsured, $611,712. Paid claims reinsured:—Death claims, $11,130; matured endowments, nil. Total amount in force divided as to dividend plan:—Annual, nil; quinquennial, $2,087,585; deferred, $21,729; non-participating, $38,856,430; total, $40,965,744. Additional accidental death benefits:—Gross amount issued, $412,127; reinsured, $231,457; paid claims terminated by accidental death, $16,500; reinsured, $10,000; in force, $11,718,813; reinsured, $2,079,395.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Amount	Reserve	Amount	Reserve
Ordinary with Profits:		$	$	$	$
Life..........................	876	1,767,739	732,831	163,078	66,610
Endowment assurance.............	251	341,575	237,091	1,000	776
Premium reduction...............	....	....	7,365	....	....
Totals.....................	1,127	2,109,314	977,287	164,078	67,386
Ordinary without Profits:					
Life..........................	8,483	19,850,969	4,036,919	2,332,979	158,532
Endowment assurance.............	6,923	13,710,751	3,605,969	757,169	78,994
Term, etc.......................	560	5,140,510	29,486	417,824	3,121
Additional accidental death benefits.	....	(11,718,813)	14,679	(2,079,395)	1,195
Extra premiums..................	....	....	3,020	....	286
Disability benefits—					
Active lives..................	....	....	158,713	....	1,704
Disabled lives................	....	....	17,024	....	....
Totals.....................	15,966	38,702,230	7,865,810	3,507,972	243,832
Group without Profits:					
Term..........................	102	154,200	1,394	....	....
Totals.....................	102	154,200	1,394	....	....
Grand Totals..............	17,195	40,965,744	8,844,491	3,672,050	311,218

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Annual Payment	Reserve	Annual Payment	Reserve
Without Profits:		$ c.	$ c.	$ c.	$ c.
Life annuities proper	93	60,770 52	160,121 00	3,726 12	58,302 00
Supplementary contracts:					
Involving life contingencies	7	2,200 12	30,416 00	....	....
Not involving life contingencies	3	683 17	4,712 00	....	....
Disability annuities	23	13,530 00	101,887 00	....	....
Totals	126	77,183 81	297,136 00	3,726 12	58,302 00
Grand Totals	126	77,183 81	297,136 00	3,726 12	58,302 00

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts	$977,287	$8,164,340	$9,141,627
Total reserve on reinsured contracts	67,386	302,134	369,520
Total net reserve on the Company's basis of valuation before deduction permitted by statute	$909,901	$7,862,206	$8,772,107
Deduction made therefrom (permitted under The Ontario Insurance Act)	13	138,826	138,839
Full deduction permitted, adjusted for reinsured, being	($13)	($138,826)	($138,839)
Net reserve carried in the liabilities	$909,888	$7,723,380	$8,633,268
Net reserve computed on the statutory basis (without deduction)	909,901	7,862,206	8,772,107
Reserve maintained by the Company in excess of the statutory reserve	Nil	Nil	Nil

Miscellaneous Statement

I. (1) The calculation of the "Reserve" in the "Statement of Actuarial Liabilities" was made according to the Om (5) Table of Mortality for the bulk of the business. Policies on certain Family Income plans of insurance introduced in September, 1930, were valued according to the Am (5) Table, and the business taken over from the Policyholders' Mutual Life and also that taken over from the Equity Life and issued prior to April 1, 1925, was valued according to the Hm Table. The Equity Life business issued subsequent to April 1, 1925, was valued according to the Om (5) Table and interest at 3%. This same rate of interest was also used in valuing Equity Life policies issued prior to September 1, 1905, but on all other business the reserve calculations were based upon 3½% interest.

Immediate Life Annuities were valued according to the O (a m) and O (a f) Tables with interest at 3½%. On Deferred Life Annuities, containing a death benefit of the return of premiums or cash value if greater, the reserve held was the sum of the net level premium reserve on the O (a m) and O (a f) Tables with 3½% interest required to provide the guaranteed cash surrender value of the contract at the end of the period of deferment, and the additional Om (5) 3½% reserve required to cover the increasing death benefit.

Policies issued in the same year were grouped according to plan and age nearest birthday. Mid-year reserves for the proper plan, age and duration were entered from prepared tables, the duration being N plus ½ years, where N is the difference between the calendar year of issue and the calendar year of valuation. Advantage was taken of the allowance permitted under The Ontario Insurance Act.

Special Classes:

(*a*) The few policies issued on lives resident in tropical or subtropical countries were valued on the same basis as policies issued at Canadian rates, but an additional reserve, based upon the extra premium charged and calculated as outlined in (*d*) below, was also held.

(*b*) Policies issued with premiums corresponding to ages higher than the true ages were valued at these higher ages.

(*c*) Policies providing for payment at death of an amount less than the full amount of insurance, being policies subject to liens, were valued as if the full amount were payable without any deduction.

(*d*) In the valuation of policies issued with, or subsequently subject to, an extra premium payable annually, a special reserve was held equal to one-half of the extra premium. No policies were in force on which an extra premium payable in one sum was charged.

(*e*) Except as stated above, no policies were issued on substandard lives.

(*f*) In the case of policies providing for disability benefits: (1) before the occurrence of disability, the reserve held was 58% of the total gross disability premiums receivable from the date of issue to the date of valuation on the policies with disability benefits in force on December 31, 1935; (2) after the occurrence of disability, an additional reserve was held equal to the value of the future premiums to be waived, and of the disability annuities to be provided or instalment payments to be made, according to Hunter's Table of Annuities on Disabled Lives (T.A.S.A. XII, page 44) and 3% interest.

(*g*) No annuities have been issued to lives classed as under average.

(*h*) Under all policies providing for additional accidental death benefits, a reserve was held equal to 50% of the extra annual premiums payable for these benefits; under limited payment policies with premiums ceasing prior to age 60, this reserve was increased by a proportionate extra reserve.

(2) Items of special reserves:

(*a*) No extra reserves are maintained under limited and single premium policies or under immediate annuities on account of prepaid or limited loadings.

(*b*) A special reserve was set up on "Lighthouse Junior" and "Lighthouse Senior" policies issued during the years 1926 to 1930, inclusive, consisting of the pure endowment reserve required to accumulate to the excess of the cash values of these policies over the net level premium reserve on the basis of valuation employed.

(*c*) No reserve in excess of the cash surrender value is held on account of lapsed policies not continued in force under automatic nonforfeiture provision but subject to reinstatement.

(*d*) and (*e*). No reserve is held to cover the option of renewal or conversion under term policies.

(*f*) Under Equity policies, providing a "guaranteed dividend" at the end of a deferred period, provision was made for the payment of this dividend by valuing, as a pure endowment, the amount payable.

II. Modification of guaranteed values under special-class policies:

(*b*) Policies issued at premiums corresponding to ages higher than the true ages have the same cash and paid-up values as policies issued at the rated up ages.

III. The average rate of interest earned during the year on the mean ledger assets was 4.87%.

IV. The distribution of surplus:

(*a*) The undivided surplus of the Company all belongs to the shareholders.

(*b*) All policies issued and in force are nonparticipating, except for 8 policies for $21,729 acquired from the Equity Life and 1,119 policies for $2,087,585 acquired from the Policyholders' Mutual Life. The former are deferred dividend policies, and on them a dividend will be paid approximately equal to the excess of the participating premiums paid over the nonparticipating premiums on the same type of policy, accumulated with interest at 3½%. The agreement between the Ontario Equitable and the Policyholders' Mutual Life provides for quinquennial dividends on Policyholders' Mutual participating policies, the first dividend period to begin May 15, 1933. At the end of each five-year period thereafter, a dividend will be declared of an amount equal to the excess of the premiums paid during that period over the premiums payable during such period on a similar Ontario Equitable policy issued at the same age and for the same amount of insurance, together with interest at the rate of 3½% per annum on such excess in each year to the end of the five-year period. A reserve of $7,365, consisting of the excess for 1933, 1934 and 1935 on business in force on December 31, 1935, together with interest at 3½% to that date, has been set up toward the 1938 dividend. This reserve is being shown in the "Statement of Actuarial Liabilities," Assurance Section, subsection 1 (*e*), under "Premium Reduction."

(*c*) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 5%, 1943	$25,000 00	$27,900 00
Dominion of Canada, 4½%, 1944	15,000 00	16,391 75
Dominion of Canada, 4½%, 1944	25,000 00	27,360 39
Dominion of Canada, 4½%, 1944	25,000 00	27,544 69
Dominion of Canada, 4½%, 1944	20,000 00	22,101 64
Dominion of Canada, 4%, 1945	20,000 00	21,049 24
Dominion of Canada, 4½%, 1946	25,000 00	27,375 00
Dominion of Canada, 3%, 1955	20,000 00	19,750 00
Dominion of Canada, 3%, 1955	20,000 00	19,550 00
Dominion of Canada, 3%, 1955	10,000 00	9,825 00
Dominion of Canada, 4½%, 1956	1,500 00	1,620 32
Dominion of Canada, 4½%, 1956	25,000 00	26,722 50
Dominion of Canada, 4½%, 1957	10,000 00	10,817 95
Dominion of Canada, 4½%, 1957	5,000 00	5,409 47
Dominion of Canada, 4½%, 1958	25,000 00	24,131 18
Dominion of Canada, 4½%, 1958	25,000 00	25,578 49
Dominion of Canada, 4½%, 1958	20,000 00	22,008 70
Dominion of Canada, 4½%, 1958	25,000 00	27,022 46
Dominion of Canada, 4½%, 1959	25,000 00	24,389 20
Dominion of Canada, 4½%, 1959	50,000 00	48,778 41
Dominion of Canada, 4½%, 1959	15,000 00	14,849 62
Dominion of Canada, 4½%, 1959	25,000 00	25,592 93
Dominion of Canada, 4½%, 1959	10,000 00	10,575 71
Dominion of Canada, 4½%, 1959	5,000 00	5,287 86
Dominion of Canada, 4½%, 1959	20,000 00	22,035 50
Dominion of Canada, 4½%, 1959	25,000 00	27,255 98
Dominion of Canada, 4½%, 1949-59	13,000 00	14,101 97
Dominion of Canada, 4½%, 1959	20,000 00	21,630 00
Province of Alberta, 6%, 1936	1,500 00	1,485 00
Province of Alberta, 5%, 1939	3,000 00	2,881 92
Province of Alberta, 5%, 1940	31,000 00	30,571 13
Province of Alberta, 5%, 1940	5,000 00	4,734 50
Province of Alberta, 5%, 1940	2,000 00	1,893 80
Province of Alberta, 4½%, 1961	16,000 00	15,224 38
Province of British Columbia, 4½%, 1953	8,000 00	7,109 60
Province of British Columbia, 4½%, 1947	10,000 00	9,516 26
Province of New Brunswick, 5%, 1963	10,000 00	9,925 49
Province of New Brunswick, 5½%, 1952	10,000 00	11,315 73
Province of New Brunswick, 5½%, 1952	15,000 00	16,973 60
Province of Ontario, 5½%, 1942	5,000 00	5,164 02
Province of Ontario, 4½%, 1945	5,000 00	4,878 00

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Ontario, 5 ½ %, 1946	$15,000 00	$17,086 35
Province of Ontario, 5 ½ %, 1947	15,000 00	17,147 24
Province of Ontario, 4 ½ %, 1949	10,000 00	9,722 00
Province of Ontario, 4 ½ %, 1950	25,000 00	26,365 00
Province of Ontario, 5 %, 1960	10,000 00	11,630 99
Province of Ontario, 5 %, 1960	5,000 00	5,820 49
Province of Prince Edward Island, 5 ½ %, 1952	1,000 00	1,123 07
Province of Saskatchewan, 4 %, 1958	15,000 00	13,232 15
Province of Saskatchewan, 4 %, 1960	5,000 00	4,500 00
Government of The Argentine Nation, 5 ½ %, 1962	5,000 00	4,849 50
Commonwealth of Australia, 4 ½ %, 1956	10,000 00	9,088 00
United States of Brazil, 5 %, 1951	2,730 00	2,730 00
Republic of Colombia Arrears Certificate, 4 %, 1937	2,400 00	2,400 00
Canadian National Railways, 5 %, 1954	25,000 00	23,857 84
Canadian National Railways, 5 %, 1954	15,000 00	15,666 30
Canadian National Railways, 5 %, 1954	25,000 00	27,017 50
Canadian National Railways, 5 %, 1954	20,000 00	23,343 25
Canadian National Railways, 5 %, 1954	15,000 00	17,287 50
Canadian National Railways, 5 %, 1969	10,000 00	11,600 00
Canadian Northern Railway Debenture Stock, 3 ½ %, 1958	33,983 00	27,624 78
Can. Nor. Western Ry. Deb., 4 ½ %, 1942	5,937 32	5,695 90
Can. Nor. Western Ry. Deb., 4 ½ %, 1942	5,971 40	5,830 08
Can. Nor. Western Railway, 4 ½ %, 1943	24,000 00	22,686 35
Can. Nor. Western Railway, 4 ½ %, 1943	6,000 00	5,804 40
Town of Cochrane, 5 %, 1947	1,000 00	1,070 00
Ford City, 6 ½ %, 1938	1,000 00	1,064 20
Ford City, 6 ½ %, 1940	1,000 00	1,100 40
Hydro-Electric Power Commission, 4 ½ %, 1960	10,000 00	9,406 00
Hydro-Electric Power Commission, 4 ¾ %, 1970	35,000 00	35,746 10
Hydro-Electric Power Commission, 4 ¾ %, 1970	15,000 00	16,515 42
Hydro-Electric Power Commission, 6 %, 1961	1,000 00	1,226 17
Town of Riverside, 5 ½ %, 1942	5,000 00	5,288 18
Sandwich, Windsor & Amherstburg Railway, 4 ½ %, 1943	7,000 00	7,224 86
Sandwich, Windsor & Amherstburg Railway, 4 ½ %, 1943	1,000 00	1,022 36
Sandwich, Windsor & Amherstburg Railway, 4 ½ %, 1943	1,000 00	1,045 31
Timmins Roman Catholic Schools, 4 ½ %, 1945	1,033 43	1,056 64
City of Windsor, 6 %, 1938	1,000 00	1,035 10
The Oriental Development Co., 5 ½ %, 1958	10,000 00	9,079 00
City of Tokyo, 5 ½ %, 1961	5,000 00	4,762 00
City of Yokohama, 6 %, 1961	5,000 00	5,019 72
Edmonton, Alta., 5 ½ %, 1947	7,000 00	7,047 60
Edmonton, Alta., 5 ½ %, 1953	25,000 00	26,267 31
Edmonton, Alta., 5 ½ %, 1954	28,000 00	29,399 97
Edmonton, Alta., 5 ½ %, 1945	25,000 00	25,859 77
Edmonton, Alta., 5 ½ %, 1945	7,000 00	7,250 52
Hamilton, Ont., 5 %, 1937	1,000 00	998 17
Hamilton, Ont., 5 %, 1960	6,000 00	5,958 10
Hull, Quebec, 6 %, 1941	10,000 00	10,451 00
Kitchener, Ont., 5 ½ %, 1940-44	2,261 53	2,399 28
Lachine, Que., 5 %, 1953	9,000 00	9,000 00
Medicine Hat, Alta., 6 %, 1952	8,000 00	8,000 00
Medicine Hat, Alta., 5 %, 1942	2,000 00	1,887 00
Medicine Hat, Alta., 6 %, 1952	3,000 00	3,074 10
Medicine Hat, Alta., 6 %, 1951	1,000 00	1,023 85
Moncton, N.B., 4 ½ %, 1955	25,000 00	23,905 00
Montreal, Que., 4 ½ %, 1943	10,000 00	9,812 91
Montreal, Que., 4 ½ %, 1941	25,000 00	24,700 58
Cartierville, Que., 5 ½ %, 1954	1,000 00	1,041 43
Montreal Metropolitan Commission, 4 ½ %, 1962	35,000 00	32,688 99
Montreal North, Que., 6 %, 1955-56	4,000 00	4,453 10
St. Michel de Laval, Que., 6 %, 1954	9,000 00	10,001 60
St. Michel de Laval, Que., 6 %, 1955	21,000 00	23,345 62
Sault Au Recollet, Que., 6 %, 1954	4,000 00	4,357 35
Niagara Falls, Ont., 5 %, 1937-46	14,899 57	14,899 57
Oshawa, Ont., 5 %, 1936-39	654 41	654 41
Oshawa, Ont., 5 %, 1939	1,000 00	985 78
Ottawa, Ont., 4 ½ %, 1942	3,000 00	3,076 48
Quebec, Que., 5 %, 1953	17,000 00	16,612 42
Quebec, Que., 5 %, 1953	20,000 00	19,928 00
Three Rivers, Que., 5 ½ %, 1965-67	37,500 00	39,837 87
Toronto Harbour Commission, 4 ½ %, 1953	2,000 00	2,028 28
Toronto Housing Co., Ltd., 5 %, 1953	20,000 00	21,224 74
Carleton Place, Ont., 5 %, 1942-51	10,100 00	10,081 78
Coronation, Alta., 6 %, 1936-37	1,245 39	1,253 77
Fort Francis, Ont., 6 %, 1936-38	5,096 01	5,143 50
Glace Bay, C.B., N.S., 5 ½ %, 1944	30,000 00	30,000 00
Grand Mere, Que., 5 %, 1959	25,000 00	25,000 00
Kenora, Ont., 7 %, 1939	639 35	661 48
Kenora, Ont., 6 ½ %, 1953	11,217 94	11,578 02
Parry Sound, Ont., 6 %, 1945-47	22,924 44	24,643 98
Preston, Ont., 5 ½ %, 1936-54	7,085 72	7,438 35
Preston, Ont., 5 ½ %, 1936-55	4,828 46	4,982 29
Preston, Ont., 5 ½ %, 1936-45	9,461 16	9,633 73
Springhill, N.S., 5 ½ %, 1946	5,500 00	5,618 80
Sydney Mines, C.B., N.S., 5 %, 1942	5,000 00	4,817 03
Tuxedo, Man., 6 %, 1942	10,000 00	9,930 53
Tuxedo, Man., 6 %, 1945	14,000 00	13,816 15
Tuxedo, Man., 6 %, 1945	10,000 00	9,896 54
Waterloo, Ont., 5 ½ %, 1936-49	21,037 50	21,037 50
Waterloo, Ont., 5 ½ %, 1936-39	1,395 06	1,395 06

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Waterloo, Ont., 6½%, 1936-51	$4,173 19	$4,800 70
Waterloo, Ont., 5¾%, 1938-45	2,596 04	2,767 61
Waterloo, Ont., 4½%, 1936-54	4,733 64	4,733 64
Waterloo, Ont., 5½%, 1936-53	5,294 58	5,840 39
Waterloo, Ont., 5½%, 1936-43	5,289 75	5,734 39
Yorkton, Sask., 7%, 1936	9,234 93	9,326 43
Beauharnois, Que., 5½%, 1935	1,000 00	1,000 00
Cayuga, Ont., 5½%, 1936-44	11,635 11	11,842 80
Forest Hill, Ont., 5%, 1936-37	2,161 80	2,164 56
Forest Hill, Ont., 5%, 1935-37	582 57	586 18
Port Dover, Ont., 5½%, 1936-45	4,884 19	4,956 87
St. Emilien (Lac St. Jean), Que., 5½%, 1940-47	29,000 00	29,480 74
St. Emilien (Lac St. Jean), Que., 5½%, 1936-39	1,600 00	1,598 79
Restigouche, N.B., 5%, 1945	25,000 00	25,150 00
Hanna Municipal Hospital District, 6%, 1936-52	1,720 50	1,720 50
Hanna Municipal Hospital District, 6%, 1936-54	4,727 88	4,727 88
Tisdale, Ont., 5½%, 1936	4,024 05	4,025 94
Aylmer School District, Que., 5%, 1955	8,000 00	7,336 80
Bradbury School District, No. 1481, Man., 6½%, 1936-37	200 00	201 84
School District of Brightstone, Man., 8%, 1936-37	160 00	165 66
School District of Cummings, Man., 5½%, 1936-49	2,407 29	2,407 29
Edmonton School District, Alta., 5½%, 1963	6,000 00	6,000 00
Edmonton Separate School, Alta., 6%, 1936-40	5,000 00	4,989 57
Edzell School District, No. 1562, Sask., 6%, 1935-46	3,000 00	3,061 42
Greenvale School District, Alta., 7%, 1936-41	559 89	559 89
Hanna School District, No. 2912, Alta., 6%, 1936-38	3,000 00	3,025 50
Hanna School District, No. 2912, Alta., 6%, 1935-47	2,242 28	2,242 28
Harmonien School District, Alta., 8%, 1936	133 34	136 20
Hussar School District, Alta., 8%, 1936	466 67	472 11
Lebanon School District, No. 1544, Alta., 8%, 1936-37	126 00	127 71
Lemberg School District, No. 1497, Man., 6%, 1936-46	1,875 00	1,923 90
Noranda Catholic School Board, 5%, 1936-43	26,200 00	25,082 95
Montreal Protestant Board of School Com., 5%., 1952	10,000 00	9,731 63
Montreal Protestant Board of School Com., 5%, 1952	2,000 00	2,000 00
Quebec Roman Catholic Schools, 5%, 1949	28,000 00	26,909 60
St. Jean School District, No. 1508, Man., 6½%, 1936	100 00	101 10
Sambor School District, Man., 6½%, 1936-41	772 27	796 96
Shawinigan Falls Schools, Que., 5%, 1951-53	20,000 00	19,848 92
Striy School District, No. 1424, Man., 6½%, 1936-37	180 00	180 17
Sundre School District, Alta., 8%, 1936	166 67	168 87
Timmins Separate Schools, 5½%, 1938-41	9,000 00	9,090 66
Tuxedo School District, Man., 6%, 1936-46	11,000 00	11,112 60
Verdun Quebec Schools, 5½%, 1963	20,000 00	21,176 00
Waskasoo School District, Alta., 7%, 1936-46	1,026 68	1,026 68
Wrentham Cons. School District, Alta., 7½%, 1936-48	9,722 37	10,440 95
Eastern Edam Rural Telephone Co., 7½%, 1935-37	883 84	914 83
Pilger Rural Telephone Co., Sask., 6%, 1936	192 28	192 82
Grand Trunk Pacific Ry. (Mountain & Prairie), 4%, 1955	24,333 33	20,982 74
Mount Royal Tunnel & Terminal, 5%, 1970	3,893 34	3,912 82
Beauharnois Light, Heat & Power, 5½%, 1973	20,000 00	18,801 79
Beauharnois Light, Heat & Power, 5½%, 1973	10,000 00	9,436 62
Beauharnois Light, Heat & Power, 5½%, 1973	25,000 00	23,681 41
Beauharnois Power Corp., Ltd., 5%, 1973	30,000 00	24,770 00
Calgary Power Co., Ltd., 5%, 1964	10,000 00	9,632 54
Canada Northern Power Co., 5%, 1953	5,000 00	4,836 00
Canada Northern Power Corp., 5%, 1953	10,000 00	9,485 76
Canadian Western Tel. Co., Ltd., 5½%, 1956	25,000 00	24,399 96
Gatineau Power Co., 5%, 1956	5,000 00	4,783 72
Gatineau Power Co., 5%, 1956	10,000 00	9,831 10
Maclaren-Quebec Power Co., 5½%, 1961	15,000 00	12,813 88
Maclaren-Quebec Power Co., 5½%, 1961	10,000 00	9,144 00
Maclaren-Quebec Power Co., 5½%, 1964	15,000 00	14,892 49
Montreal Dry Docks, Ltd., 6%, 1948	5,000 00	4,939 50
National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,958 02
National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,958 02
Ottawa Light, Heat & Power Co., Ltd., 5%, 1957	20,000 00	19,672 42
Ottawa Valley Power Co., 5½%, 1970	20,000 00	20,863 27
Ottawa Valley Power Co., 5½%, 1970	6,000 00	6,268 90
Shawinigan Water & Power Co., 4½%, 1970	15,000 00	12,640 57
Shawinigan Water & Power Co., 4½%, 1970	15,000 00	13,855 50
Tokyo Electric Light Co., Ltd., 6%, 1953	5,000 00	4,564 14
United Gas & Fuel Co., 5½%, 1948	25,000 00	24,722 18
Winnipeg Electric Co., 5%, 1935	10,000 00	9,800 00
Famous Players Can. Corp., Ltd., 6%, 1948	5,000 00	5,000 00
Roman Catholic Diocese of London, Ont., 5%, 1954	25,000 00	24,420 11
Sisters of Charity of Providence in British Columbia, 4%, 1944	10,000 00	9,815 00
Sisters of Charity of Quebec, 5%, 1942	23,000 00	24,237 40
Sisters of St. Joseph for the Diocese of Toronto, Ont., 5½%, 1955-57	5,000 00	4,975 81
Brantford Roofing Co., Ltd., 6½%, 1950	5,000 00	4,869 00
Burns & Co., Ltd., 5%, 1958	25,000 00	24,337 50
Burrard Dry Dock, Ltd., 5%, 1958-59	25,000 00	24,158 54
Burrard Dry Dock, Ltd., 5%, 1948-56	11,000 00	11,534 70
Canada Cement Co., Ltd., 5½%, 1947	5,000 00	5,096 88
Canada Cement Co., Ltd., 5½%, 1947	10,000 00	10,333 04
Canadian Vickers, Ltd., 6%, 1947	10,000 00	8,475 00
Dominion Textile Co., Ltd., 4½%, 1955	15,000 00	15,116 68
Dryden Paper Co., Ltd., 6%, 1949	5,000 00	4,963 00
Georgetown Coated Paper Mills, 6½%, 1947	14,500 00	14,779 98
Great West Saddlery Co. (Man.), 6%, 1948	5,000 00	5,000 00
Howard Smith Paper Mills Co., Ltd., 5½%, 1953	5,000 00	4,917 37

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Howard Smith Paper Mills Co., Ltd., 5½%, 1953	$5,000 00	$4,917 32
Howard Smith Paper Mills Co., Ltd., 5½%, 1953	3,000 00	2,574 30
Howard Smith Paper Mills Co., Ltd., 5½%, 1953	2,000 00	1,764 16
Inter-City Baking Co., 5½%, 1948	10,000 00	10,245 52
National Biscuit & Confection Co., Ltd., 6½%, 1950	15,000 00	14,310 30
National Grocers Co., Ltd., 4%, 1946	5,000 00	4,962 50
Pacific Meat Co., Ltd., 7%, 1941	10,000 00	9,903 90
E. L. Ruddy Co., Ltd., 6½%, 1948	5,000 00	4,962 09
St. John Dry Dock & Shipbuilding Co., Ltd. (Dominion of Canada subsidy), 4%, 1954	25,000 00	24,204 75
St. John Dry Dock & Shipbuilding Co., Ltd. (Dominion of Canada subsidy), 4%, 1943	1,000 00	1,002 00
Silverwood's Niagara Dairy, Ltd., 6½%, 1943	10,000 00	9,672 58
Star Steam Laundry Co., Ltd., 6½%, 1943	5,000 00	4,884 50
Stop & Shop, Ltd., 6%, 1947	6,000 00	5,009 40
Stop & Shop, Ltd., 6%, 1947	9,000 00	7,662 60
Stop & Shop, Ltd., 6%, 1947	1,000 00	834 90
United Grain Growers, 5%, 1948	5,000 00	4,889 75
Viceroy Mfg. Co., Ltd., 6½%, 1950	25,000 00	23,917 52
Westminster Paper Company, Ltd., 6½%, 1950	15,000 00	15,354 20
Westmount Golf & Country Club, Ltd., 5%, 1936-50	4,925 00	4,925 00
Balfour Building Co., 6% and 4%, 1943	10,000 00	9,875 00
Bay-St. Albans, Ltd., 5% and 6½%, 1948	5,000 00	4,901 00
Cawthra Apartments, Ltd., 6%, 1947	500 00	500 00
Dominion Realty Co., Ltd., 5½%, 1945	10,000 00	9,963 47
London Realty Co., Ltd., 6½%, 1950	5,000 00	4,935 47
Metropolitan Building, Ltd., 7%, 1944	1,900 00	1,925 27
Metropolitan Building, Ltd., 7%, 1944	12,500 00	12,750 00
Montreal Apartments, Ltd., 5½%, 1948	5,000 00	4,780 00
Montreal Apartments, Ltd., 5½%, 1948	10,000 00	9,582 00
Montreal Apartments, Ltd., 5½%, 1948	5,000 00	4,517 03
Ontario Building, Ltd., 6½% and 3½%, 1943	5,000 00	4,964 00
Royal Exchange Building, Man., 6%, 1948	5,000 00	4,965 50
200 St. Clair Ave. W., Ltd., Ont., 7%, 1945	10,000 00	10,000 00
Victoria Realty Corporation (Ont.), 6%, 1948	10,000 00	10,000 00
Windsor Arms, Ltd., 6½%, 1947	10,000 00	10,081 00
Totals	$2,766,526 17	$2,783,495 57

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Market Value
Department of Antioquia, 7%, 1945	$10,000 00	$9,580 00	$712 50
Republic of Bolivia, 7%, 1969	15,000 00	13,509 00	1,068 75
United States of Brazil, 6½%, 1957	4,000 00	3,943 60	880 00
United States of Brazil, 6½%, 1957	5,000 00	4,716 00	1,100 00
United States of Brazil, 6½%, 1957	5,000 00	4,456 00	1,100 00
Province of Buenos Aires, 6%, 1961	5,000 00	4,774 00	2,800 00
Province of Buenos Aires, 6%, 1961	23,000 00	21,308 12	12,880 00
Province of Buenos Aires, 5%, undetermined	1,221 92	1,221 92	439 89
Department of Caldas, 7½%, 1946	10,000 00	9,992 00	975 00
Republic of Chile, 6%, 1960	6,000 00	4,470 00	795 00
Republic of Colombia, 6%, 1961	5,000 00	4,760 50	937 50
Republic of Colombia, 6%, 1961	10,000 00	9,513 00	1,875 00
Republic of Colombia, 6%, 1961	25,000 00	22,375 00	4,687 50
Rep. of Colombia Arrears Cert., 1937	900 00	900 00	558 00
Dept. of Cundinamarca, 6½%, 1959	4,000 00	3,728 00	400 00
Dept. of Cundinamarca, 6½%, 1959	5,000 00	4,536 50	500 00
Dept. of Cundinamarca, 6½%, 1959	10,000 00	8,920 00	1,000 00
Municipality of Medellin, 6½%, 1954	5,000 00	4,698 50	350 00
Republic of Peru, 6%, 1960	5,000 00	4,622 00	587 50
Republic of Peru, 6%, 1961	5,000 00	4,545 50	587 50
Republic of Peru, 6%, 1961	5,000 00	4,545 50	587 50
Republic of Peru, 6%, 1961	5,000 00	4,545 50	587 50
Republic of Peru, 6%, 1960	25,000 00	22,602 50	2,937 50
Republic of Peru, 6%, 1960	10,000 00	5,664 00	1,175 00
State of Rio Grande do Sul, 6%, 1968	5,000 00	4,704 50	656 25
State of Rio Grande do Sul, 6%, 1968	5,000 00	4,631 50	656 25
Department of Santander, 7%, 1948	10,000 00	9,450 00	850 00
Republic of Uruguay, 6%, 1964	5,000 00	4,890 00	1,850 00
Republic of Uruguay, 6%, 1964	25,000 00	24,450 00	9,250 00
City of Merritt, B.C., 2% and 4%, 1954	30,000 00	29,430 25	24,000 00
Windsor, Ont., 5½%, 1940-45	11,463 24	11,920 70	8,598 00
Eastview, Ont., 7%, 1941	5,000 00	5,553 50	3,450 00
Ford City, Ont., 6%, 1945-47	25,000 00	26,018 58	12,000 00
Ford City, Ont., 6%, 1932	2,000 00	2,009 60	960 00
Ford City, Ont., 6%, 1935	25,000 00	25,492 50	12,000 00
Ford City, Ont., 6½%, 1933	2,000 00	2,035 60	960 00
Leaside, Ont., 5½%, 1945-51	3,651 02	3,651 02	2,811 27
Leaside, Ont., 5½%, 1952-53	8,638 58	9,102 72	6,651 26
Leaside, Ont., 5½%, 1950	11,046 02	11,515 34	8,505 42
Riverside, Ont., 5½%, 1932-46	38,746 35	39,676 19	13,561 10
Sandwich, Ont., 6%, 1932-46	6,763 10	7,083 70	3,449 13
Shaunavon, Sask., 6½%, 1932-45	4,091 02	4,219 46	2,454 60
Shaunavon, Sask., 6½%, 1932-45	6,544 31	6,749 48	3,926 40
Tecumseh, Ont., 6%, 1931-45	13,594 11	14,285 80	6,661 06
Tecumseh, Ont., 6%, 1932-45	20,259 48	21,233 86	9,926 91
Wilkie, Sask., 5½%, 1935-37	3,000 00	3,000 00	2,610 00

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value	Authorized Market Value
Fort Erie, Ont., 5½%, 1954	$5,021 82	$5,178 30	$3,866 17
Kipling, Sask., 6%, 1933-38	3,006 47	3,029 75	2,284 56
Tantallon, Sask., 8%, 1932	219 98	230 60	132 00
Mun. of Burnaby, B.C., 5%, 1944	10,000 00	9,772 90	5,700 00
Rural Mun. of Whitemouth, Man., 6%, 1935	674 48	674 48	512 24
East York, Ont., 5½%, 1942-45	28,000 00	28,396 25	20,160 00
Sandwich West, Ont., 6%, 1941-42	15,000 00	16,137 14	7,050 00
Sandwich West, Ont., 5½%, 1950	10,000 00	9,442 00	4,700 00
Brooklands School District, Man., 7%, 1933-42	5,000 00	5,108 25	2,600 00
Clay Centre S.D., No. 4672, Sask., 6%, 1934-41	1,916 07	1,954 56	1,341 25
Coxley S.D., No. 4662, Sask., 5¾%, 1931-41	2,439 06	2,470 80	1,341 00
School District of Iris, Man., 8%, 1933-37	500 00	538 50	310 00
Kindersley School District, Sask., 6½%, 1935-54	3,375 17	3,661 74	2,801 25
Patriot S.D., No. 4631, Sask., 6½%, 1930-40	2,453 25	2,582 13	1,275 56
Redvers School District, Sask., 5½%, 1934-46	7,420 18	7,420 18	5,194 00
St. Charles School District, Man., 7%, 1929-40	6,000 00	6,223 86	3,000 00
St. Etienne S.D., No. 1585, Man., 6%, 1934-47	1,782 86	1,793 15	1,514 70
St. Henry's R.C. Sep. S.D., No. 5, 6½%, 1936-44	5,625 00	5,814 34	3,487 50
St. Paul Sep. S.D., No. 20, Sask., 5½%, 1933-56	10,195 31	9,684 74	8,359 90
St. Paul R.C. Schools, Sask., 5½%, 1933-56	3,153 38	2,995 19	2,585 46
Sanctuary S.D., No. 4566, Sask., 5¾%, 1933-46	3,629 15	3,657 71	2,722 00
Tecumseh Separate Schools, Ont., 6%, 1932-39	8,252 53	8,252 53	3,878 44
S.D. of Trieste, No 410, Alta., 8%, 1930-37	490 65	502 09	254 80
Vidette S.D., No. 4644, Sask., 6%, 1928-41	2,867 31	2,958 20	1,434 00
Wartime S.D., 10 Yr. Ann., Sask., 5¾%, 1934-36	2,523 88	2,528 88	1,564 26
Whitecourt S.D., No. 2736, Alta., 8%, 1932-37	2,291 96	2,335 47	1,261 00
Bromhead Rural Tel. Co., Sask., 8%, 1932-36	1,865 88	1,916 12	1,156 30
Lacadia Rural Tel. Co., Sask., 6%, 1931-41	4,872 31	4,999 06	2,680 00
Detroit International Bridge, 6½%, 1952	5,000 00	4,290 00	150 00
Detroit International Bridge, 6½%, 1952	10,000 00	4,405 62	300 00
Northwestern Power Co., Ltd., Man., 6%, 1960	5,000 00	4,880 50	2,475 00
Northwestern Power Co., Ltd., Man., 6%, 1935	25 00	25 00	....
Abitibi Power & Paper Co., 5%, 1953	10,000 00	9,174 00	4,000 00
Abitibi Power & Paper Co., 5%, 1953	5,000 00	4,427 95	2,000 00
Firstbrook Boxes, Ltd., 6%, 1948	5,000 00	5,000 00	3,225 00
Jones Bros. of Canada, Ltd., 6½%, 1946	5,000 00	5,105 50	250 00
Adelaide-Peter Buildings, Ltd., 6¼%, 1948	25,000 00	23,587 42	10,000 00
Adelaide-Peter Buildings, Ltd., 6¼%, 1948	25,000 00	23,587 42	10,000 00
Adelaide-Peter Buildings, Ltd., 6¼%, 1948	25,000 00	23,587 42	10,000 00
Ancroft Place, Ltd., 6½%, 1946	10,000 00	9,877 00	5,000 00
Bay-Adelaide Garage, Ltd., 6½%, 1947	5,000 00	5,047 75	800 00
Bay-Adelaide Garage, Ltd., 6½%, 1947	15,000 00	14,718 75	2,400 00
Bay-Cumberland Properties, Ltd., 6½%, 1944	10,000 00	9,610 00	3,200 00
Clarendon Apartments, Ltd., 7%, 1946	5,000 00	5,000 00	1,350 00
Clarendon Apartments, Ltd., 7%, 1946	5,000 00	5,000 00	1,350 00
Crescent Road Apartments, 7%, 1946	4,000 00	4,093 60	1,020 00
Godfrey Realty Co., 6%, 1942	10,000 00	10,000 00	3,850 00
Oshawa Buildings, Ltd., 6½%, 1943	10,000 00	9,814 09	3,200 00
Park Lane Corp. First Income Deb., 1964	15,000 00	13,857 00	....
Stock Exchange Bldg. Corp., Ltd., 6%, 1944	5,000 00	4,894 50	2,100 00
Windsor Hotel of Sault Ste. Marie, 6½%, 1950	5,000 00	4,947 70	500 00
Windsor Hotel of Sault Ste. Marie, 6½%, 1950	10,000 00	10,000 00	1,000 00
York-Adelaide Realty Co., Ltd., 7%, 1945	2,000 00	2,017 60	200 00
York-Adelaide Realty Co., Ltd., 7%, 1945	3,500 00	3,578 40	350 00
Totals	$854,020 85	$825,817 58	$337,195 68

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Market Value
Great Lakes Power (Preferred)	None	$12,125 00	$10,625 00
International Milling Co. (Preferred)	$10,000 00	9,900 00	10,200 00
Royal Bank of Canada (Common)	11,600 00	43,200 00	18,328 00
Atlantic Refining (Common)	5,000 00	13,900 00	4,600 00
Cawthra Apartments (Preferred)	500 00	Nil*	Nil
Viceroy Manufacturing (Common)	None	Nil*	Nil
Beauharnois Power Corp., Ltd. (Common)	None	Nil*	550 00
Burns & Co., Ltd. (Preferred)	None	Nil*	875 00
Totals		$79,125 00	$45,178 00

*Written off by Company.

PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver.

Directors.—R. Gelletly, Vancouver; C. Spencer, Vancouver; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.; W. H. Malkin, Vancouver; T. W. Greer, Vancouver; Le Grand Reed, Toronto.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—†November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$750,000	Premiums—Ontario (net)	$64,472
Total assets	2,506,960	Premiums—Total business (net)	869,226
Total liabilities	847,462	Claims—Ontario (net)	26,514
Surplus protection of policyholders	1,659,498	Claims—Total business (net)	383,716

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1851. *Date commenced business in Canada.*—May 10, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$82,939
Assets in Canada	381,640	Premiums—Canada (net)	144,676
Liabilities in Canada	147,566	Claims—Ontario (net)	25,517
		Claims—Canada (net)	72,572

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jno. Holroyde, Montreal.

Chief or General Agent in Ontario.—J. M. McGregor, 100 Adelaide St. West, Toronto.

Date of Incorporation.—August 22, 1900. *Date commenced business in Canada.*—March 27, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$973,333	Premiums—Ontario (net)	$69,155
Assets in Canada	656,250	Premiums—Canada (net)	218,056
Liabilities in Canada	181,951	Claims—Ontario (net)	28,989
		Claims—Canada (net)	83,538

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.

Date of Organization.—1824. *Date commenced business in Canada.*—August 11, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$729,900	Premiums—Ontario (net)	$39,151
Assets in Canada	229,678	Premiums—Canada (net)	131,733
Liabilities in Canada	97,441	Claims—Ontario (net)	9,487
		Claims—Canada (net)	35,853

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lawson T. Hargreaves, Toronto.

Chief or General Agent in Ontario.—Lawson T. Hargreaves, Metropolitan Bldg., Toronto.

Date of Incorporation.—1864. *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,300,000	Premiums—Ontario (net)	$158,254
Assets in Canada	659,121	Premiums—Canada (net)	344,566
Liabilities in Canada	221,110	Claims—Ontario (net)	37,128
		Claims—Canada (net)	262,887

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*See note on page 1.

†Prior to this date business limited under Provincial charter to Province of British Columbia only.

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(Phenix Compagnie Francoise du)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.
Chief or General Agent in Ontario.—Fred. Midgley, 45 Richmond St. W., Toronto.
Date of Organization.—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash.. Francs	16,000,000
Assets in Canada	$330,757
Liabilities in Canada	118,947

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$21,775
Premiums—Canada (net)	126,175
Claims—Ontario (net)	10,906
Claims—Canada (net)	58,070

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto 2, Ont.
Chief or General Agent in Ontario.—H. C. Mills, Toronto, Ont.
Date of Incorporation.—May, 1923. *Date commenced business in Canada.*—May, 1929.

Capital stock paid in cash	$1,000,000
Assets in Canada	171,336
Liabilities in Canada	41,765

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$25,585
Premiums—Canada (net)	60,123
Claims—Ontario (net)	434
Claims—Canada (net)	17,873

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, Montreal.
Chief or General Agent in Ontario.—A. T. Cunningham, 54 Adelaide St. East, Toronto.
Date of Organization.—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash	£1,005,000
Life:	
Assets in Canada	$4,011,801
Ontario business in force (gross)	1,824,297
Canadian business in force (gross)	5,634,787
Other than Life:	
Assets in Canada	3,010,828
Liabilities in Canada	819,391

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$38,500
Premiums—Canada (net)	130,297
Death Claims—Ontario (net)	13,985
Death Claims—Canada (net)	66,019
Other than Life:	
Premiums—Ontario (net)	275,614
Premiums—Canada (net)	1,069,931
Claims—Ontario (net)	62,589
Claims—Canada (net)	353,001

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott and A. H. Vallance, Montreal.
Chief or General Agent in Ontario.—H. A. Butt, 12 Wellington St. East, Toronto.
Date of Incorporation.—May 31, 1854. *Date commenced business in Canada.*—May 20, 1891.

Capital stock paid in cash	$6,000,000
Assets in Canada	1,223,067
Liabilities in Canada	216,693

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$88,074
Premiums—Canada (net)	337,913
Claims—Ontario (net)	24,899
Claims—Canada (net)	125,985

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*See note on page 1.

PILOT INSURANCE COMPANY

HEAD OFFICE, 199 BAY STREET, TORONTO, ONT.

Incorporated.—April 2, 1927. *Date commenced business in the Province.*—April 20, 1927.

Officers.—President, D. M. Ferry, Jr.; Vice-President, C. C. Bowen; Secretary, H. E. Wittick; General Manager and Vice-President, Norman G. Duffett; Treasurer, Ralph E. Burks.

Directors (as at date of filing statement).—Chas. C. Bowen, Ralph E. Burks, F. S. Brown, A. J. Crockett, E. F. Crossland, Alex. Fasken, K.C., L. K. Kirk, George Hancock, D. M. Ferry, Jr., J. H. Thom, Jno. S. Dowling, J. J. Warren, W. Garfield Weston, Norman G. Duffett, Ralph H. Platts.

Auditors.—Campbell, Lawless, Parker & Black, Lumsden Bldg., Toronto.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $2,000,000.		
Number of shares, 20,000. Par value, $100.		
Capital stock at beginning of year	$1,013,100 00	$269,930 00
Capital stock issued during year	7,000 00	70 00
Capital stock at end of year	$1,020,100 00	$270,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$231,617 50
Amount received during the year	62,930 00
Total amount paid to December 31, 1935	$294,547 50

Assets

Mortgage loans on real estate, first mortgages		$3,100 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default		552,111 05
Cash on hand and in banks:		
On hand at Head Office	$6,544 78	
In chartered banks of Canada in Canada	109,877 43	
In all other banks and depositories	30 54	
		116,452 75
Interest accrued		4,366 76
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935		62,735 58
Amount due from reinsurance on losses already paid		442 56
Due from Standard Accident Insurance Co		799 01
Total Admitted Assets		$740,007 71

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$131,258 83	$220 00	$131,478 83
Total net reserve, $281,452.57; carried out at 80% thereof	223,587 97	1,574 09	225,162 06
Expenses due and accrued			1,780 03
Taxes due and accrued			13,636 64
Reinsurance premiums			3,191 74
Return premiums and balances due agents			553 61
Due to Rolph W. Cook in connection with mortgage			108 87
Total Liabilities (excluding capital stock)			$375,911 78
Capital stock paid in cash		$270,000 00	
Surplus in profit and loss account		94,095 93	
Excess of assets over liabilities (surplus for protection of policyholders)			364,095 93
Total Liabilities			$740,007 71

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$586,864 43	$4,722 99	$591,587 42
Reserve of unearned premiums (80%):			
At beginning of year	$203,166 67	$449 08	$203,615 75
At end of year	223,587 97	1,574 09	225,162 06
Increase	$20,421 30	$1,125 01	$21,546 31
Net premiums earned	$566,443 13	$3,597 98	$570,041 11
Net losses and claims incurred	$323,597 26	$1,594 74	$325,192 00
Net adjustment expenses	25,863 93	125 57	25,989 50
Commissions	147,283 84	1,088 24	148,372 08
Taxes (excluding taxes on real estate)	19,302 18	35 40	19,337 58
Salaries, fees and travelling expenses	93,831 42	....	93,831 42
All other expenses			37,412 64
Total claims and expenses			$650,135 22
Underwriting loss			$80,094 11

Profit and Loss Account—*Continued*

Other revenue:		
Interest earned	$20,114 86	
Profit on sale of securities and real estate	16,510 00	
Profit on foreign exchange	66 75	
		36,691 61
Other expenditure:		
Bad debts written off	1,673 54	
Investment expenses	324 60	
		1,998 14
Net Loss for the Year		$45,400 64

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year	$344,917 49
Increase in paid-in capital stock	70 00
Premium on capital stock received in cash	62,930 00
	$407,917 49
Net loss for the year brought down	45,400 64
	$362,516 85
Decrease in unadmitted assets	1,579 08
Surplus of Assets over Liabilities (excluding capital stock) at End of Year	$364,095 93

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1934	$10,385,774	....	$10,385,774
Taken in 1935, including renewed	7,300,091	....	7,300,091
Totals	$17,685,865	....	$17,685,865
Ceased in 1935, including renewed	5,206,837	....	5,206,837
Gross in force, December 31, 1935	$12,479,028	....	$12,479,028
Reinsurance in force, December 31, 1935	4,568,616	....	4,568,616
Net in Force, December 31, 1935	$7,910,412	....	$7,910,412

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	69,314 39	48,986 96	38,347 47	79,953 88	29,833 82	50,120 06
Elsewhere	....	....	....	....	....	....
Automobile:						
Ontario	529,121 54	767,015 74	747,029 05	549,108 23	15,310 06	533,798 17
Elsewhere	94 46	3,211 45	1,623 26	1,682 65	226 82	1,455 83
Totals	529,216 00	770,227 19	748,652 31	550,790 88	15,536 88	535,254 00
Accident:						
Ontario	506 35	469 30	593 40	382 25	170 42	211 83
Elsewhere	....	....	....	....	....	....
Guarantee:						
Ontario	4,471 46	4,103 20	5,123 78	3,450 88	829 38	2,621 50
Elsewhere	....	168 69	....	168 69	....	168 69
Totals	4,471 46	4,271 89	5,123 78	3,619 57	829 38	2,790 19
Plate Glass:						
Ontario	3,803 44	3,138 71	2,919 16	4,022 99	....	4,022 99
Elsewhere	11 94	143 94	39 27	116 61	....	116 61
Totals	3,815 38	3,282 65	2,958 43	4,139 60	....	4,139 60
Inland Transportation:						
Ontario	1,541 18	2,105 56	2,026 88	1,619 86	....	1,619 86
Elsewhere	....	....	....	....	....	....
Public Liability:						
Ontario	5,472 32	6,564 13	7,061 24	4,975 21	923 65	4,051 56
Elsewhere	630 92	720 24	1,001 06	350 10	83 08	267 02
Totals	6,103 24	7,284 37	8,062 30	5,325 31	1,006 73	4,318 58
Theft:						
Ontario	3,151 73	3,668 98	3,003 22	3,817 49	439 57	3,377 92
Elsewhere	167 83	358 84	169 22	357 45	60 00	297 45
Totals	3,319 56	4,027 82	3,172 44	4,174 94	499 57	3,675 37

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Employers' Liability:						
Ontario	....	584 09	58 76	525 33	52 54	472 79
Elsewhere	....	1,398 74	860 00	538 74	177 16	361 58
Totals	....	1,982 83	918 76	1,064 07	229 70	834 37
All Business:						
Ontario	617,382 41	836,636 67	806,162 96	647,856 12	47,559 44	600,296 68
Elsewhere	905 15	6,001 90	3,692 81	3,214 24	547 06	2,667 18
Totals	618,287 56	842,638 57	809,855 77	651,070 36	48,106 50	602,963 86

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 5%, 1936	$25,000 00	$25,657 50
Dominion of Canada, 2½%, 1939	27,000 00	26,619 30
Dominion of Canada, 2%, 1939	50,000 00	49,850 00
Dominion of Canada, 2½%, 1943	12,000 00	11,988 00
Dominion of Canada, 3½%, 1949	20,000 00	19,416 00
Province of New Brunswick, 4¾%, 1940	25,000 00	25,577 50
Province of New Brunswick, 3¼%, 1945	25,000 00	25,062 50
Province of New Brunswick, 4½%, 1958	12,000 00	11,665 00
Province of Nova Scotia, 3%, 1950	15,000 00	14,887 50
Province of Ontario, 6%, 1936	5,000 00	5,069 00
Province of Ontario, 2¾%, 1937	42,000 00	42,000 00
Province of Ontario, 2%, 1939	25,000 00	24,707 50
Province of Ontario, 3%, 1940	26,000 00	26,000 00
Province of Ontario, 6%, 1941	25,000 00	27,772 50
Province of Ontario, 4%, 1944	30,000 00	31,749 00
Province of Ontario, 4½%, 1945	25,000 00	24,900 00
Province of Ontario, 4½%, 1954	5,000 00	5,487 50
Province of Ontario, 4%, 1957	10,000 00	9,277 00
Province of Quebec, 4½%, 1950	37,000 00	38,805 60
$20,000 deposited with Insurance Dept., Quebec.		
Province of Quebec, 4½%, 1950	25,000 00	26,330 00
Province of Quebec, 4¼%, 1961	6,000 00	6,160 80
Canadian National Railways, 3%, 1944	28,000 00	27,585 60
Canadian National Railways, 4½%, 1951	10,000 00	10,888 00
Canadian National Railways, 4½%, 1957	5,000 00	5,006 25
Temiskaming & Northern Ontario Railway, 4%, 1948	30,000 00	29,649 00
Deposited with Insurance Dept., Ontario.		
Totals	$545,000 00	$552,111 05

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Allan F. Glover, Montreal; Vice-President, Percy M. May, Montreal; General Manager, A. F. Glover, Montreal; Secretary-Treasurer, H. Churchill-Smith.

Directors.—J. H. Labelle, Montreal; J. D. Simpson, Liverpool, Eng.; R. P. Adams, Montreal; Wm. Clelland, Montreal; A. F. Glover, Montreal, D. C. McLachlan, Winnipeg; E. F. Sise, Montreal; Hon. R. O. Grothe, M.L.C., Montreal, Que.; P. M. May, Montreal, Que.

Chief or General Agent in Ontario.—Percy J. Quinn, 29 Wellington St. East, Toronto.

Date of Incorporation.—June 15, 1926. *Date commenced business in Canada.*—January 20, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$311,303	Premiums—Ontario (net)	$31,077
Assets in Canada	381,637	Premiums—Canada (net)	91,336
Liabilities in Canada	81,133	Claims—Ontario (net)	11,794
Surplus protection of policyholders	300,504	Claims—Canada (net)	36,857

PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.

Date of Incorporation.—January 20, 1920. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$729,900	Premiums—Ontario (net)	$21,333
Assets in Canada	158,288	Premiums—Canada (net)	79,065
Liabilities in Canada	66,599	Claims—Ontario (net)	6,306
		Claims—Canada (net)	20,185

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*See note on page 1.

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, N. R. Mitchell, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, W. R. Bradford, Granby, Que.

Directors.—J. G. Fuller, N. R. Mitchell, D. K. Cowley, M.D., Granby, Que.; W. W. D. Brock, Granby; Geo. H. Sherwood, Toronto; E. E. Gleason, Granby; W. R. Bradford, Granby, Que.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of Incorporation.—March 22, 1907. *Date commenced business in Canada.*—June 18, 1907.

Capital stock paid in cash	$50,000
Total assets	305,239
Total liabilities	143,416
Surplus protection of policyholders	165,417

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$201,287
Premiums—Total business (net)	231,599
Claims—Ontario (net)	136,361
Claims—Total business (net)	229,279

THE PROVIDENCE FIRE ASSURANCE COMPANY OF PARIS*

(*La Providence de Paris, France*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jules H. Pigeon, 59 St. James St. West, Montreal, Que.

Chief or General Agent in Ontario.—J. H. Pigeon, Montreal.

Date of Incorporation.—1838. *Date commenced business in Canada.*—August 7, 1929.

Capital stock paid in cash.. Francs	12,000,000
Assets in Canada	$169,052
Liabilities in Canada	95,419

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$32,305
Premiums—Canada (net)	132,446
Claims—Ontario (net)	23,533
Claims—Canada (net)	62,320

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.

Chief or General Agent in Ontario.—Burriss & Sweatman, Ltd., 12 Wellington St. E., Toronto.

Date of Incorporation.—1799. *Date commenced business in Canada.*—January 9, 1912.

Capital stock paid in cash	$3,000,000
Assets in Canada	495,311
Liabilities in Canada	69,431

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$28,609
Premiums—Canada (net)	154,266
Claims—Ontario (net)	9,146
Claims—Canada (net)	63,308

THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, 59 ST. JAMES STREET WEST, MONTREAL, QUE.

Incorporated.—May 20, 1905. *Date commenced business in the Province.*—1907.

Officers.—President, Hon. P. R. DuTremblay; 1st Vice-President, Maxime Raymond; 2nd Vice-President, A. J. Major; General Manager, J. H. Pigeon; Secretary-Treasurer, J. E. Rochon.

Directors (as at date of filing statement).—Hon. P. R. DuTremblay, Zénon Fontaine, Maxime Raymond, Henri Geoffrion, A. J. Major, Hon. Sen. J. H. Rainville, J. Aldéric Raymond, J. H. Gundy, J. H. Pigeon, W. B. Coatts.

Auditors.—Joseph Froggatt & Company Inc.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $2,000,000.		
Number of shares, 10,000. Par value, $100.		
Capital stock at beginning of year	$1,000,000 00	$304,780 00
Calls on capital received during year	....	91,550 00
Capital stock reduced during year	120,146 00	120,146 00
Total	$879,854 00	$276,184 00
Deduct capital stock forfeited	75,800 00	22,740 00
Capital stock at end of year	$804,054 00	$253,444 00

Premium on Capital Stock

Total amount paid to December 31, 1935	Nil

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*See note on page 1.

Assets

Book value of real estate, office premises		$333,608 25
Mortgage loans on real estate:		
First mortgages	$13,175 00	
Second and subsequent mortgages	34 34	
		13,209 34
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$249,658 11	
In default	9,650 00	
		259,308 11
Book value of stocks owned		212,515 15
Cash in chartered banks of Canada in Canada		81,166 70
Interest accrued	$3,480 09	
Dividends due	1,017 88	
		4,497 97
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$175,782 92	
Bills receivable—agents':		
Respecting business written on or after October 1, 1935	110 45	
		175,893 37
Bills receivable—other than above		2,889 00
Amount due from reinsurance		46,628 82
Loans on life policies	$40,807 19	
Workmen's Compensation Reinsurance Bureau	18,266 98	
Estimated extra premiums (on payroll audits)	93,600 00	
Deferred life premiums	3,248 50	
Sundry debtors	34,568 49	
		190,491 16
Total Admitted Assets		$1,320,207 87

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$50,501 49	$337,658 62	$388,160 11
Total net reserve carried out at 80%	49,678 97	262,307 98	311,986 95

Taxes due and accrued		4,409 29
Reinsurance balance due		191,023 45
Reserve of life policies (O M 5—3%)		166,777 50
Sundry creditors		14,150 02
Total Liabilities (excluding capital stock)		$1,076,507 32
Capital stock paid in cash	$253,444 00	
Deficit in profit and loss account	9,743 45	
Excess of assets over liabilities (surplus for protection of policyholders)		243,700 55
Total Liabilities		$1,320,207 87

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$132,990 44	$823,420 93	$956,411 37
Reserve of unearned premiums (80%):			
At beginning of year	$99,995 28	$435,845 21	$535,840 49
At end of year	49,678 97	429,085 48	478,764 45
Decrease	$50,316 31	$6,759 73	$57,076 04
Net premiums earned	$183,306 75	$830,180 66	$1,013,487 41
Net losses and claims incurred	$153,060 31	$353,658 93	$516,719 24
Net adjustment expenses	30,405 63	68,743 11	99,148 74
Commissions	22,315 64	126,283 38	148,599 02
Taxes (excluding taxes on real estate)	9,132 46	19,235 04	28,367 50
Salaries, fees and travelling expenses	32,943 31	120,630 30	153,573 61
All other expenses			70,155 20
Total claims and expenses			$1,016,563 31
Underwriting loss			$3,075 90

Other revenue:		
Interest earned	$14,505 96	
Rents earned	9,404 34	
Bad debts recovered previously written off	915 59	
Profit on sale of securities and real estate	5,209 85	
Increase in market value of bonds in deposit with W.C.R. Bureau	78 09	
Adjustment of bonds by amortization	763 27	
Appreciation in market value of bonds over book value	987 86	
		31,864 96
Other expenditure:		
Bad debts written off	$13,078 26	
Loss on sale of securities and real estate	750 00	
Decrease in market value of stocks	83,981 02	
Adjustment in depreciation of real estate	36,104 28	
Adjustment in depreciation on furniture, fixtures, machinery, Goad's plan	11,986 21	
		145,899 77
Net Loss for the Year		$117,110 71

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year			$212,140 14
Increase in capital stock			91,550 00
			$303,690 14
Net loss for the year brought down			117,110 71
			$186,579 43
Decrease in unadmitted assets			57,121 12
			$243,700 55
Decrease in capital:			
Decrease in paid-in value of capital stock	$120,146 00		
Forfeited capital stock	22,740 00		
		$142,886 00	
Increase in surplus:			
Capital adjustment as above		142,886 00	
Net change in surplus			Nil
Surplus of Assets over Liabilities (excluding capital stock) at End of Year			$243,700 55

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$16,398,577	$51,245,024	$67,643,601
Taken in 1935, including renewed	13,377,700	65,198,400	78,576,100
Totals	$29,776,277	$116,443,424	$146,219,701
Ceased in 1935, including renewed	12,832,929	52,991,517	65,824,446
Gross in force, December 31, 1935	$16,943,348	$63,451,907	$80,395,255
Reinsurance in force, December 31, 1935	11,761,324	28,811,100	40,572,424
Net in Force, December 31, 1935	$5,182,024	$34,640,807	$39,822,831

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire:						
Ontario	125,015 40	97,040 29	93,122 44	128,933 25	89,899 60	39,033 65
Elsewhere	494,431 80	624,857 24	424,392 42	694,896 62	305,258 72	389,637 90
Totals	619,447 20	721,897 53	517,514 86	823,829 87	395,158 32	428,671 55
Automobile:						
Ontario	159,538 72	318,832 74	306,461 12	171,910 34	80,783 32	91,127 02
Elsewhere	224,734 35	439,255 79	392,938 51	271,051 63	121,892 72	149,158 91
Totals	384,273 07	758,088 53	699,399 63	442,961 97	202,676 04	240,285 93
Accident and Sickness:						
Ontario	13,799 25	10,137 20	15,192 50	8,743 95	615 77	8,128 18
Elsewhere	13,417 30	30,263 31	30,993 75	12,686 86	2,581 16	10,105 70
Totals	27,216 55	40,400 51	46,186 25	21,430 81	3,196 93	18,233 88
Accident and Sickness (Ind.):						
Ontario	27 45	1,467 50	1,417 25	77 70	....	77 70
Elsewhere	1,090 10	29,060 42	28,613 82	1,536 70	....	1,536 70
Totals	1,117 55	30,527 92	30,031 07	1,614 40	....	1,614 40
Plate Glass:						
Ontario	2,144 62	1,658 87	1,657 39	2,146 10	....	2,146 10
Elsewhere	19,390 88	15,546 17	13,758 56	21,178 49	....	21,178 49
Totals	21,535 50	17,205 04	15,415 95	23,324 59	....	23,324 59
Guarantee:						
Ontario	259 00	191 50	319 00	131 50	....	131 50
Elsewhere	25,928 57	27,796 31	27,721 05	26,003 83	2,984 00	23,019 83
Totals	26,187 57	27,987 81	28,040 05	26,135 33	2,984 00	23,151 33
Workmen's Compensation:						
Ontario	325 00	151 09	476 09	....	....	....
Elsewhere	27,026 84	323,799 99	323,728 42	27,098 41	1,000 00	26,098 41
Totals	27,351 84	323,951 08	324,204 51	27,098 41	1,000 00	26,098 41

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Public Liability:						
Ontario.....	10,036 66	13,798 30	14,309 82	9,525 14	385 03	9,140 11
Elsewhere...	24,001 39	29,159 55	32,113 53	21,047 41	424 10	20,623 31
Totals...	34,038 05	42,957 85	46,423 35	30,572 55	809 13	29,763 42
Theft:						
Ontario.....	1,020 28	1,776 53	1,410 60	1,386 21	143 70	1,242 51
Elsewhere...	27,610 17	22,492 91	26,226 96	23,876 12	1,761 43	22,114 69
Totals...	28,630 45	24,269 44	27,637 56	25,262 33	1,905 13	23,357 20
Inland Transportation:						
Ontario.....	3,091 75	5,506 05	4,952 91	3,644 89	1,238 49	2,406 40
Elsewhere...	1,910 24	2,223 59	2,875 01	1,258 82	157 38	1,101 44
Totals...	5,001 99	7,729 64	7,827 92	4,903 71	1,395 87	3,507 84
All Business:						
Ontario.....	315,258 13	450,560 07	439,319 12	326,499 08	173,065 91	153,433 17
Elsewhere...	859,541 64	1,544,455 28	1,303,362 03	1,100,634 89	436,059 51	664,575 38
Totals...	1,174,799 77	1,995,015 35	1,742,681 15	1,427,133 97	609,125 42	818,008 55

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 3%, 1955	$44,000 00	$43,476 19
Province of Alberta, 5%, 1955	10,000 00	9,818 18
Province of British Columbia, 5%, 1949	1,000 00	969 38
Province of British Columbia, 4½%, 1951	2,000 00	1,882 38
Province of New Brunswick, 4%, 1948	15,000 00	14,870 68
Province of Nova Scotia, 3%, 1947	5,000 00	4,907 69
Province of Quebec, 3%, 1955	4,811 40	4,234 20
Province of Saskatchewan, 4½%, 1951	10,000 00	9,333 33
Province of Saskatchewan, 4%, 1954	20,000 00	17,758 00
Province of Saskatchewan, 4%, 1960	5,000 00	4,567 31
Town of Chatham, 5%, 1951	5,000 00	4,579 28
Village of La Tuque, 5%, 1941	12,000 00	11,954 60
City of Montreal, 3½%, 1943	25,000 00	24,476 10
City of Montreal, 4½%, 1944	18,000 00	17,604 87
City of Montreal, 5%, 1954	5,000 00	5,044 31
City of Montreal, 4½%, 1970	9,000 00	8,567 78
City of Montreal (Notre Dame de Graces), 4%, 1948	20,000 00	19,263 33
City of Three Rivers, 5½%, 1953	10,000 00	9,798 08
City of Three Rivers, 5½%, 1964	2,000 00	1,957 95
Montreal Light, Heat & Power, 3%, 1939	2,200 00	2,085 18
Montreal Tramways, 5%, 1955	15,000 00	14,086 60
Assets Holdings Co., Ltd., 3%	6 12	6 12
Crédit Foncier Franco-Canadien, 5%, 1939	10,000 00	10,000 00
Holdings, Ltd., 1939	72 26	72 26
La Mine d'Or Venus, 7%, 1937	805 00	805 00
Queen's Hotel Co., Ltd., 6%, 1947	10,000 00	8,422 66
Totals	$260,894 78	$250,541 46

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
City of St. Boniface, 5%, 1942	$8,000 00	$7,783 25	$4,400 00
Comm. d'Ecoles Village Jonquières, 6%, 1938	2,000 00	2,000 00	1,640 00
Maple Leaf Milling Co., Ltd., 5½%, 1949	9,500 00	9,206 47	3,610 00
Totals	$19,500 00	$18,989 72	$9,650 00

Schedule "E"

Stocks Owned by the Company

	Book Value	Authorized Value
British Colonial Fire Insurance Co., 18,984 shs	$149,592 16	$89,794 32
British Columbia Power "A", 200 shs	8,147 50	5,700 00
Consolidated Paper Co., 50 shs	21,180 00	106 25
Capital Trust Corporation, 20 shs	2,000 00	1,000 00
Dominion Bridge Co., 300 shs	20,700 00	9,450 00
Globe & Rutgers Insurance Co., 44 shs	4,400 00	3,190 00
Montreal Light, Heat & Power Co., 2,326 shs	96,089 40	74,432 00
Obalski Mining Corp., 1,025 shs	1 00	1 00
Quebec Power Corp., 500 shs	27,975 00	7,000 00
Shawinigan Water & Power, 500 shs	36,435 00	9,750 00
Totals	$366,520 06	$200,423 57

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co., Ltd., Montreal, Que.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Organization.—October 17, 1903. *Date commenced business in Canada.*—January 1, 1911.

Capital stock paid in cash	£180,000
Assets in Canada	$494,165
Liabilities in Canada	328,675

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$112,050
Premiums—Canada (net)	427,480
Claims—Ontario (net)	60,303
Claims—Canada (net)	222,623

PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. S. Thorp and F. C. Capon, 460 St. John St., Montreal, Que.

Chief or General Agents for Ontario.—H. G. Wilson and N. E. Cowan, 1106 Canada Permanent Bldg., Toronto.

Date of Organization.—1848. *Date commenced business in Canada.*—September 1, 1923.

Life:	
Assets in Canada	$1,989,503
Ontario business in force (gross)	7,049,458
Canadian business in force (gross)	15,097,066
Other than Life:	
Capital stock paid in cash	£1,450,000
Assets in Canada	$1,531,652
Liabilities in Canada	585,274

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$211,429
Premiums—Canada (net)	476,185
Death Claims—Ontario (net)	9,393
Death Claims—Canada (net)	19,343
Other than Life:	
Premiums—Ontario (net)	$347,104
Premiums—Canada (net)	793,862
Claims—Ontario (net)	142,145
Claims—Canada (net)	379,285

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, P.Q.

Officers.—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, W. R. Houghton, E. G. Meredith, Hon. N. Garneau, Col. C. A. Chauveau.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818.

Capital stock paid in cash	$125,000
Total assets	693,432
Total liabilities	139,178
Surplus protection of policyholders	554,255

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$33,536
Premiums—Total business (net)	130,145
Claims—Ontario (net)	6,884
Claims—Total business (net)	43,679

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, 32 CHURCH STREET, TORONTO, ONT.

Incorporated.—February 15, 1871. *Date commenced business in the Province.*—July 1, 1871.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, Hugh F. Crighton; Manager, Joseph Walmsley.

Directors (as at date of filing statement).—Chas. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—H. T. Jamieson & Company, C.A., Toronto.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $100,000.		
Number of shares, 2,000. Par value, $50.		
Capital stock at beginning of year	$100,000 00	$100,000 00
Capital stock at end of year	$100,000 00	$100,000 00

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*See note on page 1.

Premium on Capital Stock

Total amount paid to December 31, 1935	Nil

Assets

Book value of real estate, office premises		$40,000 00
Mortgage loans on real estate, first mortgages		300 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$605,557 98	
In default	32,539 84	
		638,097 82
Book value of stocks owned		27,501 26
Cash on hand and in banks:		
On hand at Head Office	$666 55	
In chartered banks of Canada in Canada	16,386 68	
In all other banks and depositories	31,621 70	
		48,674 93
Interest accrued	$7,735 79	
Dividends due	475 00	
Rents due	35 00	
		8,245 79
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$11,537 77	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935	208 92	
		11,746 69
Amount due from reinsurance on losses already paid		3 08
Hand-in-Hand Insurance Co.		50 74
Total Admitted Assets		$774,620 31

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$1,759 00	....	$1,759 00
Total net reserve	75,969 85	52 09	76,021 94

Expenses due and accrued		200 00
Taxes due and accrued		7,484 10
Reinsurance premiums		166 31
Return premiums and balances due agents		68 99
Reserve for depreciation on building		1,250 00
Taxes accrued on real estate		1,200 00
Total Liabilities (excluding capital stock)		$88,150 34
Capital stock paid in cash	$100,000 00	
Reserve fund	250,000 00	
Surplus in profit and loss account	336,469 97	
Excess of assets over liabilities (surplus for protection of policyholders)		$686,469 97
Total Liabilities		$774,620 31

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$73,058 76	$104 18	$73,162 94
Reserve of unearned premiums:			
At beginning of year	$78,626 17	....	$78,626 17
At end of year	75,969 85	$52 09	76,021 94
Decrease	$2,656 32	(Inc.) $52 09	$2,604 23
Net premiums earned	$75,715 08	$52 09	$75,767 17
Net losses and claims incurred	$20,311 40	....	$20,311 40
Net adjustment expenses	1,149 86	....	1,149 86
Commissions	17,949 77	20 84	17,970 61
Taxes (excluding taxes on real estate)	8,625 54	....	8,625 54
Salaries, fess and travelling expenses	11,749 87	....	11,749 87
All other expenses			5,450 14
Total claims and expenses			$65,257 42
Underwriting profit			$10,509 75

Other revenue:		
Interest earned	$30,292 61	
Dividends earned	1,900 00	
Profit on securities	4,783 54	
Endorsement fees	6 00	
		36,982 15
Other expenditure:		
Bad debts written off	$11 82	
Decrease in market value of investments	18,831 04	
Reserve for depreciation on building	250 00	
Maintenance of office premises	192 16	
		19,285 02
Net Profit for the Year		$28,206 88

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year	$677,981 37
Net profit for the year brought down	28,206 88
	$706,188 25
Dividends declared to shareholders	20,000 00
	$686,188 25
Decrease in unadmitted assets	281 72
Surplus of Assets over Liabilities (excluding capital stock) at End of Year	$686,469 97

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$26,049,835	....	$26,049,835
Taken in 1935, new and renewed	14,051,425	$58,500	14,109,925
Totals	$40,101,260	$58,500	$40,159,760
Ceased in 1935, including renewed	15,269,259	....	15,269,259
Gross in force, December 31, 1935	$24,832,001	$58,500	$24,890,501
Reinsurance in force, December 31, 1935	716,922	....	716,922
Net in Force, December 31, 1935	$24,115,079	$58,500	$24,173,579

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	160,464 73	82,985 08	92,145 03	151,304 78	2,306 72	148,998 06
Elsewhere	....	104 18	....	104 18	....	104 18
Totals	160,464 73	83,089 26	92,145 03	151,408 96	2,306 72	149,102 24
Sprinkler Leakage:						
Ontario	....	11 75	....	11 75	....	11 75
Weather:						
Ontario	....	28 59	....	28 59	....	28 59
All Business:						
Ontario	160,464 73	83,025 42	92,145 03	151,345 12	2,306 72	149,038 40
Elsewhere	....	104 18	....	104 18	....	104 18
Totals	160,464 73	83,129 60	92,145 03	151,449 30	2,306 72	149,142 58

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Ontario, 6%, 1941	$15,000 00	$14,896 34
Hydro-Electric Power Commission, 4%, 1957	7,000 00	5,920 34
City of Toronto, 5½%, 1948	5,000 00	5,000 00
City of Port Arthur, 5%, 1937	5,000 00	5,039 48
City of Regina (£800-0-0), 4½%, 1952	3,893 33	3,379 11
Town of Kenora, 5%, 1940	5,000 00	5,000 00
Town of Kenora, 5½%, 1937	1,000 00	1,000 00
Canada Permanent Mortgage Corp., 3½%, 1940	20,000 00	20,000 00
Dominion of Canada—Conversion Loan, 4½%, 1958	65,000 00	65,069 06
Dominion of Canada—Conversion Loan, 4½%, 1959	122,000 00	118,510 96
Province of Saskatchewan, 5%, 1939	21,000 00	20,738 45
Province of Ontario, 6%, 1943	25,000 00	24,765 82
Province of British Columbia, 5%, 1949	25,000 00	25,122 02
Province of Ontario, 5%, 1960	5,000 00	5,742 40
Province of New Brunswick, 5½%, 1952	15,000 00	17,111 43
Province of New Brunswick, 4½%, 1947	15,000 00	15,564 22
Province of Nova Scotia, 5%, 1960	15,000 00	16,825 16
Government of Newfoundland (£5,136-19-7), 3%, 1943-63	24,999 60	24,999 60
Hydro-Electric Power Commission, 4%, 1957	18,000 00	15,223 72
Hydro-Electric Power Commission, 4½%, 1960	129,000 00	102,926 91
Canadian National Railways, 5%, 1954	25,000 00	24,548 95
City of Toronto, 5½%, 1938	5,000 00	5,027 40
City of Edmonton, 5½%, 1946	30,000 00	30,118 74
City of Kingston, 5%, 1943	15,000 00	14,951 14
Town of Elmira, 6%, 1939-40	2,236 65	2,232 30
Town of Elmira, 6%, 1941	1,219 95	1,219 95
Gatineau Power Co., 5%, 1956	15,000 00	14,624 48
Totals	$635,349 53	$605,557 98

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Ford City, 5%, 1961-65	$24,223 90	$23,625 59	$11,627 47
Fort Erie, 5½%, 1936-42	27,158 92	27,745 29	20,912 37
Totals	$51,382 82	$51,370 88	$32,539 84

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Consumers' Gas Co. of Toronto, 190 shs	$19,000 00	$27,501 26	$35,910 00

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal, Que.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of Incorporation.—September 11, 1891. *Date commenced business in Canada.*—November 1, 1891.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$170,517
Assets in Canada	946,910	Premiums—Canada (net)	493,870
Liabilities in Canada	452,753	Claims—Ontario (net)	64,815
		Claims—Canada (net)	198,611

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal, Que.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. East, Toronto.

Date of Organization.—March, 1849. *Date commenced business in Canada.*—November 2, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£200,000	Premiums—Ontario (net)	$75,654
Assets in Canada	$676,618	Premiums—Canada (net)	204,476
Liabilities in Canada	158,962	Claims—Ontario (net)	36,029
		Claims—Canada (net)	92,912

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. Milligan, Hartford, Conn.; Vice-Presidents, E. R. Decary, Montreal, Que.; Secretaries, A. H. Vallance, S. M. Elliott, Montreal, Que.

Directors.—Major Walter Molson, W. A. Ralston, Lieut.-Col. Robt. Starke, Montreal, Que.; T. C. Temple, Hartford, Conn.; Geo. C. Long, Jr., Hartford, Conn.; E. Milligan, Hartford, Conn.; J. W. Tatley, Montreal, Que.; E. R. Decary, Montreal, Que.

Chief or General Agent in Ontario.—J. Drummond, 43 Adelaide St. East, Toronto.

Date of Incorporation.—July 1, 1920. *Date commenced business in Canada.*—November 24, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$20,546
Total assets	773,322	Premiums—Total business (net)	82,288
Total liabilities	83,612	Claims—Ontario (net)	5,711
Surplus protection of policyholders	689,710	Claims—Total business (net)	19,142

RHODE ISLAND INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. R. Lachance, 464 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Norman McKibbin, 320 Bay St., Toronto, Ont.

Date of Incorporation.—1907. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$11,479
Assets in Canada	187,965	Premiums—Canada (net)	93,592
Liabilities in Canada	70,210	Claims—Ontario (net)	2,451
		Claims—Canada (net)	37,779

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*See note on page 1.

ROYAL EXCHANGE ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.
Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—November 4, 1910.

Capital stock paid in cash........	£946,977
Assets in Canada................	$1,458,661
Liabilities in Canada.............	530,569

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$228,746
Premiums—Canada (net).......	659,335
Claims—Ontario (net)..........	84,211
Claims—Canada (net)..........	296,377

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal.
Chief or General Agent in Ontario.—P. J. Quinn, 29 Wellington St. East, Toronto.
Date of Incorporation.—May 31, 1845. *Date commenced business in Canada.*—1851.

Capital stock paid in cash........	$13,626,496
Life:	
Assets in Canada................	7,149,915
Ontario business in force (gross)...	6,527,285
Canadian business in force (gross).	25,219,297
Other than Life:	
Assets in Canada................	4,481,840
Liabilities in Canada............	1,730,069

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net).......	$180,892
Premiums—Canada (net).......	665,558
Death Claims—Ontario (net)....	29,781
Death Claims—Canada (net)....	96,755
Other than Life:	
Premiums—Ontario (net).......	706,582
Premiums—Canada (net).......	2,012,411
Claims—Ontario (net)..........	324,382
Claims—Canada (net)..........	860,154

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.
Chief or General Agent in Ontario.—John M. McGregor, Concourse Bldg., Toronto.
Date of Incorporation.—1907. *Date commenced business in Canada.*—January 10, 1920.

Capital stock paid in cash........	£30,000
Assets in Canada................	$146,010
Liabilities in Canada............	83,581

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$40,987
Premiums—Canada (net).......	92,494
Claims—Ontario (net)..........	17,359
Claims—Canada (net)..........	37,543

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.
Chief or General Agent in Ontario.—G. A. Sherritt, Excelsior Life Bldg., Toronto.
Date of Incorporation.—May, 1865. *Date commenced business in Canada.*—September 14, 1907.

Capital stock paid in cash........	$4,000,000
Assets in Canada................	699,945
Liabilities in Canada............	228,456

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$159,419
Premiums—Canada (net).......	403,981
Claims—Ontario (net)..........	53,887
Claims—Canada (net)..........	153,203

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*See note on page 1.

SAINT PAUL MERCURY INDEMNITY COMPANY OF SAINT PAUL*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.
Chief or General Agent in Ontario.—Geo. A. Sherritt, Excelsior Life Bldg., Toronto.
Date of Incorporation.—March 22, 1926. *Date commenced business in Canada.*—April 19, 1927.

Capital stock paid in cash........	$1,000,000
Assets in Canada................	64,836
Liabilities in Canada.............	22,765

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$2,819
Premiums—Canada (net).......	23,701
Claims—Ontario (net)........credit	94.75
Claims—Canada (net)..........	12,007

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, N. Ducharme, Montreal, Que.; Vice-President, Louis Lymburner, Montreal; General Manager, N. Ducharme, Montreal; Secretary, Jean Pasquin.

Directors.—R. B. Bachaud, Waterloo, Que.; Adjutor Cote, N.P.; A. Vallie, K.C., Chas. A. Roy, Paul Drouin, K.C., Quebec, Que.; Hon. Gustave Lacasse, M.D., Tecumseh, Ont.

Date of Incorporation.—May, 1911. *Date commenced business in Canada.*—November, 1903.

Capital stock paid in cash........	$232,440
Total assets....................	4,980,518
Ontario business in force (gross)...	2,607,141
Total business in force (gross).....	28,296,861

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$81,799
Premiums—Total business (net)..	755,696
Death Claims—Ontario (net)....	14,500
Death Claims—Total business (net)	144,452

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway; Managing Director, T. H. Hall, Toronto.

Directors.—J. A. Macintosh, K.C., Toronto; F. Norrie-Miller, F. Richardson, Philadelphia, Pa.; W. A. Barrington, Toronto; S. Norrie-Miller, Perth, Scotland; R. S. Waldie, Toronto; J. A. Northway, Toronto; Col. J. F. Michie, Toronto; Thos. H. Hall, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—December 22, 1920.

Capital stock paid in cash........	$225,000
Total assets....................	425,881
Total liabilities..................	85,827
Surplus protection of policyholders.	360,077

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$38,981
Premiums—Canada (net).......	72,219
Claims—Ontario (net)..........	12,822
Claims—Total business (net)....	27,810

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, Montreal.
Chief or General Agent in Ontario.—W. J. Morris, Metropolitan Bldg., Toronto.
Date of Incorporation.—1876. *Date commenced business in Canada.*—December 17, 1918.

Capital stock paid in cash........	£80,000
Assets in Canada................	$345,538
Liabilities in Canada.............	140,702

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$90,278
Premiums—Canada (net).......	160,617
Claims—Ontario (net)..........	43,170
Claims—Canada (net)..........	66,496

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Esinhart, Montreal.
Chief or General Agent in Ontario.—Wm. A. Medland, Mail Bldg., Toronto.
Date Organized.—1824. *Date Incorporated.*—June 26, 1833. *Date commenced business in Canada.*—February, 1882.

Capital stock paid in cash........	$1,460,000
Assets in Canada................	1,281,981
Liabilities in Canada.............	304,250

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$107,444
Premiums—Canada (net).......	358,668
Claims—Ontario (net)..........	43,442
Claims—Canada (net)..........	199,290

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*See note on page 1.

THE SEA INSURANCE COMPANY, LIMITED*

Head Office, Liverpool, England

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. G. Drysdale, Toronto.
Chief or General Agent in Ontario.—W. G. Drysdale, 36 Toronto St., Toronto.
Date of Incorporation.—1875. *Date commenced business in Canada.*—December 11, 1924.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	£500,000	Premiums—Ontario (net).......	$45,804
Assets in Canada................	$293,279	Premiums—Canada (net)........	114,436
Liabilities in Canada............	74,318	Claims—Ontario (net)..........	15,682
		Claims—Canada (net)..........	45,045

SECURITY INSURANCE COMPANY OF NEW HAVEN*

Head Office, New Haven, Conn.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.
Chief or General Agent in Ontario.—Wm. Thompson, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1841. *Date commenced business in Canada.*—November 29, 1921.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$2,000,000	Premiums—Ontario (net).......	$28,144
Assets in Canada................	216,574	Premiums—Canada (net).......	76,776
Liabilities in Canada............	61,492	Claims—Ontario (net)..........	7,137
		Claims—Canada (net)..........	18,608

SECURITY NATIONAL INSURANCE COMPANY*

Head Office, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, 217 Bay St., Toronto.
Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.
Date of Incorporation.—July, 1934. *Date commenced business in Canada.*—January 1, 1935.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$115,000	Premiums—Ontario (net).......	$6,995
Assets in Canada................	141,145	Premiums—Canada (net).......	34,620
Liabilities in Canada............	25,771	Claims—Ontario (net)..........	1,556
		Claims—Canada (net)..........	5,026

SENTINEL FIRE INSURANCE COMPANY*

Head Office, Springfield, Mass.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1924. *Date commenced business in Canada.*—April 2, 1927.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$1,542
Assets in Canada................	155,442	Premiums—Canada (net).......	7,705
Liabilities in Canada............	31,796	Claims—Ontario (net)..........	560
		Claims—Canada (net)..........	3,771

SOUTHERN INSURANCE COMPANY, LIMITED*

Head Office, London, England

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. Wesley Greer, Vancouver, B.C.
Chief or General Agent in Ontario.—W. C. McLaughlin, 72 Queen St. W., Toronto, Ont.
Date of Incorporation.—1908. *Date commenced business in Canada.*—May, 1928.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	£105,000	Premiums—Ontario (net).......	$23,731
Assets in Canada................	$249,831	Premiums—Canada (net).......	58,523
Liabilities in Canada............	54,438	Claims—Ontario (net)..........	9,144
		Claims—Canada (net)..........	25,343

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*See note on page 1.

SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. Sandford Evans, M.L.A., Winnipeg; Vice-Presidents, E. W. Montgomery and W. F. Hull, K.C., Winnipeg; Secretary, E. Atkins; General Manager, M. D. Grant.

Directors.—W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; John Martin, St. Boniface, Man.; E. W. Montgomery, Winnipeg; E. E. Sharpe, Winnipeg; William Whyte, Winnipeg; John W. Horn, Winnipeg, M. D. Grant, Winnipeg; Roy W. Milner, Winnipeg.

Chief or General Agent in Ontario.—W. H. Burnett, Federal Bldg., Toronto.

Date of Incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$209,995	Premiums—Ontario (net).......	$135,541
Total assets.....................	6,120,213	Premiums—Total business (net)..	629,718
Ontario business in force (gross)...	6,348,216	Death Claims—Ontario (net)....	25,122
Total business in force (gross).....	27,468,744	Death Claims—Total business (net)	111,869

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of Incorporation.—April 24, 1849. *Date commenced business in Canada.*—November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$5,000,000	Premiums—Ontario (net).......	$67,410
Assets in Canada................	624,278	Premiums—Canada (net).......	307,540
Liabilities in Canada.............	213,446	Claims—Ontario (net)..........	24,412
		Claims—Canada (net)..........	141,792

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.

Chief or General Agent in Ontario.—A. B. Pakenham, 64 King St. East, Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—April 2, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£100,000	Premiums—Ontario (net).......	$8,503
Assets in Canada................	$14,418	Premiums—Canada (net).......	26,492
Liabilities in Canada.............	9,683	Claims—Ontario (net)..........	9
		Claims—Canada (net)..........	6,581

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£100,000	Premiums—Ontario (net).......	$12,888
Assets in Canada................	$274,531	Premiums—Canada (net).......	79,202
Liabilities in Canada.............	57,218	Claims—Ontario (net)..........	2,859
		Claims—Canada (net)..........	35,797

SUN INSURANCE OFFICE, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.

Date of Incorporation.—April 7, 1810. *Date commenced business in Canada.*—June 30, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$2,336,000	Premiums—Ontario (net).......	$303,935
Assets in Canada................	1,370,381	Premiums—Canada (net).......	746,358
Liabilities in Canada.............	576,513	Claims—Ontario (net)..........	122,804
		Claims—Canada (net)..........	308,685

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*See note on page 1.

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Arthur B. Wood, Montreal, Que.; Vice-President and Treasurer, E. A. MacNutt, Montreal, Que.; Secretary, H. Warren K. Hale.

Directors.—T. B. Macaulay, Montreal; A. B. Wood, Montreal, Robert Adair, Montreal; Sir Edward W. Beatty; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir H. S. Holt, Montreal; Carl Riordan, Westmount; John W. Ross, Westmount; Hon. L. C. Webster, Westmount; J. W. McConnell, Montreal; Ross H. McMaster, Hon. L. H. Taschereau, E. W. Beatty, Arthur B. Purvis, E. A. MacNutt.

Chief or General Agent in Ontario.—John A. Tory, Sun Life Bldg., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

Capital stock paid in cash	$2,000,000
Total assets	707,052,401
Ontario business in force (gross)	297,548,486
Total business in force (gross)	2,731,590,886

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$8,038,918
Premiums—Total business (net)	99,831,649
Death Claims—Ontario (net)	1,777,423
Death Claims—Total business (net)	21,498,385

SUSSEX FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—W. H. Hedges & Son, Limited, Metropolitan Bldg., Toronto.

Date of Incorporation.—April 28, 1928. *Date commenced business in Canada.*—March, 1929.

Capital stock paid in cash	$1,000,000
Assets in Canada	151,581
Liabilities in Canada	60,305

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$11,167
Premiums—Canada (net)	81,769
Claims—Ontario (net)	5,411
Claims—Canada (net)	37,484

TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, TOKIO, JAPAN

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. W. Pacaud, 460 St. Francois Xavier St., Montreal, Que.

Chief or General Agent in Ontario.—E. W. Shauffler, 18 Wellington St. E., Toronto.

Date of Incorporation.—1879. *Date commenced business in Canada.*—March 12, 1920.

Capital stock paid in cash	Yen 55,000,000
Assets in Canada	$273,144
Liabilities in Canada	39,164

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$50,689
Premiums—Canada (net)	55,506
Claims—Ontario (net)	21,438
Claims—Canada (net)	22,553

TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE, 208 FEDERAL BLDG., 85 RICHMOND ST. W., TORONTO, ONT.

Incorporated.—July 21, 1921. *Date commenced business in the Province.*—October, 1921.

Officers.—President, G. Larratt Smith; Vice-Presidents, W. P. Fess and Rt. Hon. A. Meighen; Secretary, Thos. G. Breck; General Manager, Paul H. Horst; Treasurer, C. W. Sykes.

Directors (as at date of filing statement).—J. T. Braund, Thos. G. Breck, Charles W. Buchanan, W. P. Fess, Paul H. Horst, Ray Lawson, M. A. MacKenzie, The Rt. Hon. Arthur Meighen, G. Larratt Smith, J. Fyfe Smith.

Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $600,000. Number of shares, 200,000. Par value, $3.		
Capital stock at beginning of year	$284,391 00	$284,391 00
Capital stock at end of year	$284,391 00	$284,391 00

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*See note on page 1.

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$883,136 10
Total amount paid to December 31, 1935	$883,136 10

Assets

Book value of real estate, held for sale		$3,500 00
Mortgage loans on real estate, first mortgages		41,300 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$841,566 61	
In default	7,271 43	
		848,838 04
Book value of stocks owned		131,061 55
Cash on hand and in banks:		
On hand at Head Office and branches	$3,434 79	
In chartered banks of Canada in Canada	78,729 03	
In all other banks and depositories	157 69	
		82,321 51
Interest accrued	$10,334 71	
Dividends due	1,401 01	
		11,735 72
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$90,172 52	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935	9,168 20	
		99,340 72
Amount due from reinsurance on losses already paid		143 89
Owing by other insurance companies		11,849 04
Total Admitted Assets		$1,230,090 47

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$52,112 85	$140,566 32	$192,679 17
Total net reserve, $360,465.76; carried out at 80% thereof	135,178 01	153,694 60	288,872 61
Expenses due and accrued			10,908 43
Taxes due and accrued			4,764 14
Reinsurance premiums			10,278 05
Return premiums and balances due agents			5,585 91
Reserve for loss on investments			10,000 00
Contingency reserves			25,000 00
Reserve for premiums returnable under Workmen's Compensation Insurance			5,735 27
Sundries—accounts payable			2,401 32
Total Liabilities (excluding capital stock)			$556,224 90
Capital stock paid in cash		$284,391 00	
Surplus in profit and loss account		389,474 57	
Excess of assets over liabilities (surplus for protection of policyholders)			673,865 57
Total Liabilities			$1,230,090 47

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$267,710 24	$350,477 03	$618,187 27
Reserve of unearned premiums (80%):			
At beginning of year	$132,138 00	$147,851 59	$279,989 59
At end of year	135,178 01	153,694 60	288,872 61
Increase	$3,040 01	$5,843 01	$8,883 02
Net premiums earned	$264,670 23	$344,634 02	$609,304 25
Net losses and claims incurred	$95,274 01	$168,602 48	$263,876 49
Net adjustment expenses	13,717 09	14,876 75	28,593 84
Commissions	....	....	146,226 50
Taxes (excluding taxes on real estate)	....	....	23,747 12
Salaries, fees and travelling expenses	....	....	105,004 18
All other expenses			60,009 32
Total claims and expenses			$627,457 45
Underwriting loss			$18,153 20
Other revenue:			
Interest earned		$44,200 40	
Dividends earned		6,619 76	
Bad debts recovered previously written off		2,373 76	
Profit on sale of securities and real estate		1,253 50	
Increase in market value of investments		1,842 24	
Premiums on exchange		74 08	
			56,363 74
Other expenditure:			
Bad debts written off		$1,129 47	
Real estate expense less rental received		77 36	
			1,206 83
Net Profit for the Year			$37,003 71

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	$659,202 40
Net profit for the year brought down....................................	37,003 71
	$696,206 11
Dividends declared to shareholders......................................	23,696 00
	$672,510 11
Decrease in unadmitted assets...	1,355 46
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..	$673,865 57

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934...............	$24,804,506	$21,107,870	$45,912,376
Taken in 1935, including renewed...............	16,785,323	14,956,905	31,742,228
Totals..............................	$41,589,829	$36,064,775	$77,654,604
Ceased in 1935, including renewed..............	15,580,010	16,884,336	32,464,346
Gross in force, December 31, 1935...............	$26,009,819	$19,180,439	$45,190,258
Reinsurance in force, December 31, 1935.........	6,437,606	6,339,025	12,776,631
Net in Force, December 31, 1935........	$19,572,213	$12,841,414	$32,413,627

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario...........	197,759 79	126,110 87	121,471 32	202,399 34	51,606 88	150,792 46
Elsewhere.........	217,690 34	151,067 52	162,430 22	206,327 64	57,507 89	148,819 75
Totals........	415,450 13	277,178 39	283,901 54	408,726 98	109,114 77	299,612 21
Automobile:						
Ontario...........	162,632 82	221,949 67	223,069 50	161,512 99	5,896 22	155,616 77
Elsewhere.........	129,762 07	215,520 70	198,664 40	146,618 37	10,336 35	136,282 02
Totals........	292,394 89	437,470 37	421,733 90	308,131 36	16,232 57	291,898 79
Accident:						
Ontario...........	2,454 45	2,891 55	2,655 60	2,690 40	2,015 85	674 55
Elsewhere.........	3,162 80	2,679 00	3,531 80	2,310 00	590 50	1,719 50
Totals........	5,617 25	5,570 55	6,187 40	5,000 40	2,606 35	2,394 05
Blanket Residence:						
Ontario...........	4,232 07	1,992 12	1,614 24	4,609 95	—28 92	4,638 87
Elsewhere.........	9,896 03	8,139 73	8,311 52	9,724 24	961 96	8,762 28
Totals........	14,128 10	10,131 85	9,925 76	14,334 19	933 04	13,401 15
Employers' Liability:						
Ontario...........	260 95	389 85	307 26	343 54	23 97	319 57
Elsewhere.........	3,982 30	6,087 86	5,825 72	4,244 44	504 21	3,740 23
Totals........	4,243 25	6,477 71	6,132 98	4,587 98	528 18	4,059 80
Guarantee:						
Ontario...........	14,838 94	21,103 70	17,947 37	17,995 27	1,546 83	16,448 44
Elsewhere.........	34,118 86	46,074 93	45,669 66	34,524 13	5,508 92	29,015 21
Totals........	48,957 80	67,178 63	63,617 03	52,519 40	7,055 75	45,463 65
Inland Transportation:						
Ontario...........	4,510 81	6,681 25	6,094 04	5,098 02	1,557 20	3,540 82
Elsewhere.........	5,160 09	5,309 83	5,595 51	4,874 41	128 66	4,745 75
Totals........	9,670 90	11,991 08	11,689 55	9,972 43	1,685 86	8,286 57
Plate Glass:						
Ontario...........	3,829 34	2,937 61	3,121 40	3,645 55	69 92	3,575 63
Elsewhere.........	8,384 13	9,882 79	6,433 63	11,833 29	116 98	11,716 31
Totals........	12,213 47	12,820 40	9,555 03	15,478 84	186 90	15,291 94
Public Liability:						
Ontario...........	6,914 84	18,932 86	17,246 94	8,600 76	406 76	8,194 00
Elsewhere.........	10,907 87	18,226 76	10,852 84	18,281 79	6,389 49	11,892 30
Totals........	17,822 71	37,159 62	28,099 78	26,882 55	6,796 25	20,086 30

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Theft:						
Ontario	4,044 00	4,267 48	3,508 71	4,802 77	1,155 69	3,647 08
Elsewhere	16,819 45	16,237 91	14,458 68	18,598 68	1,757 70	16,840 98
Totals	20,863 45	20,505 39	17,967 39	23,401 45	2,913 39	20,488 06
Weather:						
Ontario	7,238 99	4 25	2,679 04	4,564 20	306 93	4,257 27
Elsewhere	938 46	487 97	147 71	1,278 72	312 48	966 24
Totals	8,177 45	492 22	2,826 75	5,842 92	619 41	5,223 51
Workmen's Compensation:						
Ontario	....	180 00	....	180 00	17 55	162 45
Elsewhere	7,509 50	50,627 03	50,408 78	7,727 75	977 52	6,750 23
Totals	7,509 50	50,807 03	50,408 78	7,907 75	995 07	6,912 68
All Business:						
Ontario	408,717 00	407,441 21	399,715 42	416,442 79	64,574 88	351,867 91
Elsewhere	448,331 90	530,342 03	512,330 47	466,343 46	85,092 66	381,250 80
Totals	857,048 90	937,783 24	912,045 89	882,786 25	149,667 54	733,118 71

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½%, 1959	$15,000 00	$15,243 55
Dominion of Canada, 4½%, 1958	15,000 00	15,138 00
Dominion of Canada, 3½%, 1949	60,000 00	58,039 96
Dominion of Canada, 4½%, 1946	2,000 00	1,955 81
Dominion of Canada, 4½%, 1956	10,000 00	9,814 38
Dominion of Canada, 3%, 1955	33,000 00	32,162 62
Province of Manitoba, 4½%, 1940	31,000 00	31,114 58
Province of New Brunswick, 5%, 1943	5,000 00	4,959 40
Province of New Brunswick, 4½%, 1961	10,000 00	10,000 00
Province of New Brunswick, 5%, 1960	10,000 00	10,793 43
Province of Nova Scotia, 4½%, 1961	15,000 00	14,541 00
Province of Nova Scotia, 5%, 1959	10,000 00	10,460 80
Province of Nova Scotia, 4½%, 1952	10,000 00	10,912 00
Province of Nova Scotia, 3%, 1950	25,000 00	24,875 00
Province of Ontario, 4½%, 1950	2,000 00	1,982 91
Province of Ontario, 2¾%, 1937	15,000 00	15,000 00
Province of Ontario, 6%, 1936	20,000 00	20,291 05
Province of Saskatchewan, 4%, 1954	2,500 00	2,148 25
Hydro-Electric Power Commission, 5%, 1943	10,000 00	10,209 50
Hydro-Electric Power Commission, 4½%, 1960	25,000 00	23,997 70
Hydro-Electric Power Commission, 3½, 4, 5%, 1952	75,000 00	74,923 27
Town of Cobalt, R.C. School (Ontario Guar.), 5%, 1936-45	8,430 09	8,430 09
City of Hamilton, 5%, 1942	5,000 00	5.221 67
City of Hamilton, 4½%, 1936	7,000 00	7,028 00
City of North Bay, 6%, 1941	4,000 00	4,129 23
City of North Bay, 6%, 1939	1,000 00	1,022 67
City of Quebec, 5%, 1938	10,000 00	10,000 00
City of Toronto, 4½%, 1953	1,000 00	908 84
City of Valleyfield, 5%, 1937-38-39	7,000 00	6,990 20
City of Vancouver, 5%, 1944	12,000 00	11,947 54
City of Victoria, 5%, 1944	1,000 00	972 54
City of Winnipeg, 4½%, 1960	5,000 00	4,492 92
City of Winnipeg, 4%, 1936	15,000 00	14,937 50
City of Winnipeg, 4%, 1960	14,600 00	13.548 80
County of Cape Breton, 5%, 1955	5,000 00	5,061 92
County of Northumberland, 5%, 1954	6,000 00	6.186 95
District of Richmond, 5%, 1955	15,000 00	15,353 85
Town of Preston, 6%, 1939	1,000 00	1,036 00
Village of Forest Hill, 5%, 1942	10,000 00	10,171 93
Village of Forest Hill, 6%, 1940	5,000 00	5,404 10
Montreal Catholic School Commission, 4½%, 1971	5,000 00	4,686 39
Canadian Pacific Railway Co., 4%, 1949	30,000 00	29,230 00
Canada Northern Power Corp., 5%, 1953	20,000 00	19,810 80
Duke Price Power Co., Ltd., 6%, 1966	25,000 00	24,203 26
Gatineau Power Co., 5%, 1956	15,000 00	13,825 22
McLaren-Quebec Power Co., 5½%, 1964	5,000 00	4,963 74
Ottawa Valley Power Co., 5½%, 1970	10,000 00	8,989 43
Canadian Bakeries, Ltd., 6½%, 1945	5,000 00	5,107 68
Canadian Realty Corp., 6%, 1949	27,000 00	27,953 10
Capital Trust Corp., 4%, 1936	10,000 00	10,000 00
City Dairy, Ltd., Winnipeg, 6%, 1948	25,000 00	24,492 24
T. Eaton Realty Co., Ltd., 5%, 1949	25,000 00	24,270 30
Federal Grain Co., Ltd., 6%, 1949	10,000 00	9,837 50
Hamilton By-Product Coke Ovens, Ltd., 5%, 1955	10,000 00	9,850 00

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Hamilton Cotton Co., Ltd., 5½%, 1948	$10,000 00	$9,835 54
Huron & Erie Mortgage Corp., 4%, 1938	5,000 00	5,000 00
Huron & Erie Mortgage Corp., 4%, 1940	500 00	500 00
Huron & Erie Mortgage Corp., 4¾%, 1939	10,000 00	10,000 00
Kingston Elevator Co., Ltd. (Guar. C.S.L.), 6%, 1950	10,000 00	8,965 11
London Realty Co., Ltd., 6½%, 1950	25,000 00	24,733 59
Massey Harris Co., Ltd., 5%, 1947	5,000 00	4,136 00
National Trust Co., Ltd., 5½%, 1937	5,000 00	5,000 00
R.C. Episcopal Corp. of the Diocese of London, 5%, 1954	10,000 00	9,768 75
Simpsons, Limited, 6%, 1949	10,000 00	10,000 00
Toronto General Trusts Corp., 4¼%, 1937	5,000 00	5,000 00
Totals	$851,030 09	$841,566 61

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
City of Jonquiere, 6%, 1937	$5,000 00	$4,777 78	$4,777 78
Saskatchewan General Trusts Corp., 5%, 1934	1,485 00	1,485 00	1,485 00
Town of Sturgeon Falls, 7%, 1935	1,000 00	1,008 65	1,008 65
Totals	$7,485 00	$7,271 43	$7,271 43

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Bell Telephone Co., 50 shs	$5,000 00	$7,017 10	$7,017 10
Canadian Industries, Limited, 25 shs	2,500 00	3,834 38	3,834 38
Canadian Oil Company, 100 shs	10,000 00	10,500 00	10,500 00
Consumers' Gas Co. of Toronto, 200 shs	20,000 00	38,016 74	38,016 74
Goodyear Tire & Rubber Co. of Canada, 100 shs	5,000 00	4,950 00	4,950 00
Imperial Oil Co., Ltd., 500 shs	....	11,100 00	11,100 00
International Milling Co., 50 shs	5,000 00	4,950 00	4,950 00
International Nickel Co. of Canada, Ltd., 200 shs	20,000 00	26,189 58	26,189 58
McColl-Frontenac Oil Co., Ltd., 100 shs	10,000 00	9,823 75	9,823 75
Ottawa Light, Heat & Power Co., 100 shs	10,000 00	10,400 00	10,400 00
Steel Co. of Canada, Limited, 100 shs	2,500 00	4,280 00	4,280 00
Totals	$90,000 00	$131,061 55	$131,061 55

TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—H. L. Huckvale, 68 Yonge St., Toronto.

Date of Incorporation.—May 23, 1923. *Date commenced business in Canada.*—December 19, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$124,165
Assets in Canada	324,859	Premiums—Canada (net)	327,766
Liabilities in Canada	218,192	Claims—Ontario (net)	54,513
		Claims—Canada (net)	119,636

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—Robert Fullerton, 68 Yonge St., Toronto.

Date of Incorporation.—March 25, 1903. *Date commenced business in Canada.*—June 1, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$207,301
Assets in Canada	866,878	Premiums—Canada (net)	387,096
Liabilities in Canada	373,356	Claims—Ontario (net)	66,844
		Claims—Canada (net)	176,129

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.
Chief or General Agent in Ontario.—C. N. Macdonald, 68 Yonge St., Toronto.
Date of Incorporation.—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash	$20,000,000
Life:	
Assets in Canada	23,885,645
Ontario business in force (gross)	39,701,608
Canadian business in force (gross)	115,837,883
Other than Life:	
Assets in Canada	1,390,312
Liabilities in Canada	622,567

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$961,158
Premiums—Canada (net)	2,908,736
Death Claims—Ontario (net)	435,301
Death Claims—Canada (net)	994,972
Other than Life:	
Premiums—Ontario (net)	182,210
Premiums—Canada (net)	679,074
Claims—Ontario (net)	58,740
Claims—Canada (net)	319,185

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.
Chief or General Agent in Ontario.—Martin N. Merry, Lumsden Bldg., Toronto.
Date of Incorporation.—1714. *Date commenced business in Canada.*—1890.

Capital stock paid in cash	£50,000
Assets in Canada	$897,608
Liabilities in Canada	293,821

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$122,253
Premiums—Canada (net)	353,245
Claims—Ontario (net)	46,815
Claims—Canada (net)	136,145

UNION FIRE, ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(*L'Union Compagnie d'Assurances contre L'incendie, Paris, France*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.
Chief or General Agent in Ontario.—Jas. Preston, 810 Excelsior Life Bldg., Toronto.
Date of Incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash	Francs 50,000,000
Assets in Canada	$449,374
Liabilities in Canada	354,983

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$147,623
Premiums—Canada (net)	414,929
Claims—Ontario (net)	97,454
Claims—Canada (net)	237,306

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1873. *Date commenced business in Canada.*—October 1, 1917.

Capital stock paid in cash	£540,000
Assets in Canada	$2,328,586
Liabilities in Canada	530,208

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$379,504
Premiums—Canada (net)	696,406
Claims—Ontario (net)	167,552
Claims—Canada (net)	300,860

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*See note on page 1.

UNION LABOR LIFE INSURANCE COMPANY*

HEAD OFFICE, WASHINGTON, D.C.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Samuel J. McMaster, 465 Bay St., Toronto 2, Ont.

Chief or General Agent in Ontario.—Samuel J. McMaster, 465 Bay St., Toronto, Ont.

Date of Incorporation.—October 26, 1925. *Date commenced business in Canada.*—July 24, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$375,000	Premiums—Ontario (net).......	$2,997.04
Assets in Canada................	59,183	Premiums—Canada (net).......	2,997.04
Ontario business in force (gross)...	80,502	Death Claims—Ontario (net)....	Nil
Canadian business in force (gross).	80,502	Death Claims—Canada (net)....	Nil

UNION MARINE AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, 480 St. Francois Xavier St., Montreal, Que.

Chief or General Agent in Ontario.—A. T. Cunningham, 54 Adelaide St. East, Toronto, Ont.

Date of Incorporation.—1863. *Date commenced business in Canada.*—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£163,500	Premiums—Ontario (net).......	$73,843
Assets in Canada................	$885,076	Premiums—Canada (net).......	196,714
Liabilities in Canada............	160,762	Claims—Ontario (net)..........	14,393
		Claims—Canada (net)..........	63,658

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Montreal, Que.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—November 30, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£600,000	Premiums—Ontario (net).......	$40,186
Assets in Canada................	$212,857	Premiums—Canada (net).......	103,359
Liabilities in Canada............	104,963	Claims—Ontario (net)..........	25,828
		Claims—Canada (net)..........	61,679

UNITED FIREMEN'S INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, 480 St. Francois Xavier St., Montreal, Que.

Chief or General Agent in Ontario.—A. T. Cunningham, 54 Adelaide St. East, Toronto, Ont.

Date of Incorporation.—1860. *Date commenced business in Canada.*—December, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$18,429
Assets in Canada................	161,557	Premiums—Canada (net).......	64,611
Liabilities in Canada............	56,580	Claims—Ontario (net)..........	4,638
		Claims—Canada (net)..........	22,181

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Col. A. E. Kirkpatrick, Toronto, Ont.

Chief or General Agent in Ontario.—Col. A. E. Kirkpatrick, 36 Toronto St., Toronto.

Date of Incorporation.—March 19, 1896. *Date commenced business in Canada.*—March 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$2,800,000	Premiums—Ontario (net).......	$243,993
Assets in Canada................	966,317	Premiums—Canada (net).......	514,382
Liabilities in Canada............	443,525	Claims—Ontario (net)..........	165,958
		Claims—Canada (net)..........	229,891

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*See note on page 1.

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of Incorporation.—1824. *Date commenced business in Canada.*—June 20, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$120,535
Assets in Canada	764,874	Premiums—Canada (net)	195,701
Liabilities in Canada	149,918	Claims—Ontario (net)	58,517
		Claims—Canada (net)	73,843

UNITED STATES GUARANTEE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Powis, Jr., 811 Royal Bank Building, Montreal.

Chief or General Agent in Ontario.—W. S. Tomenson, Hermant Building, Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$5,964
Assets in Canada	144,354	Premiums—Canada (net)	18,611
Liabilities in Canada	12,040	Claims—Ontario (net)	1,479
		Claims—Canada (net)	4,012

UNITED STATES LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. H. Tessier, Toronto.

Chief or General Agent in Ontario.—A. H. Tessier, 2 Toronto St., Toronto.

Date of Incorporation.—1850. *Date commenced business in Canada.*—August 8, 1873.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$12,380
Assets in Canada	204,168	Premiums—Canada (net)	13,403
Ontario business in force (gross)	388,853	Death Claims—Ontario (net)	14,500
Canadian business in force (gross)	538,570	Death Claims—Canada (net)	15,544

URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geoff. W. Hadrill, Montreal.

Chief or General Agent in Ontario.—W. T. Freeman, 82 King St. E., Toronto.

Date of Incorporation.—1838. *Date commenced business in Canada.*—January, 1932.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,334,000	Premiums—Ontario (net)	$27,980
Assets in Canada	211,808	Premiums—Canada (net)	65,637
Liabilities in Canada	51,699	Claims—Ontario (net)	9,914
		Claims—Canada (net)	32,288

WELLINGTON FIRE INSURANCE COMPANY

HEAD OFFICE, 14 TORONTO STREET, TORONTO, ONT.

Incorporated.—1837. *Date commenced business in the Province.*—1840.

Officers.—President, Herbert Begg; Vice-President, Col. Hon. Herbert A. Bruce; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Treasurer, John G. Hutchinson.

Directors (as at date of filing statement).—Herbert Begg, Col. Hon. Herbert A. Bruce, M.D., W. R. Begg, W. H. Buscombe, H. C. Edgar, E. J. Hayes, Hon. Jacob Nicol, K.C., D.C.L., Col. S. C. Robinson, E. B. Stockdale.

Auditors.—Neff, Robertson & Company.

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*See note on page 1.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $1,000,000.		
Number of shares, 10,000. Par value, $100.		
Capital stock at beginning of year	$600,000 00	$150,000 00
Capital stock at end of year	$600,000 00	$150,000 00

Premium on Capital Stock

Total amount paid to December 31, 1935	Nil

Assets

Mortgage loans on real estate:		
First mortgages	$266 88	
Second and subsequent mortgages	1,577 45	
		$1,844 33
Amortized book value of bonds, debentures and debenture stocks owned, not in default		537,986 23
Book value of stocks owned		55,072 50
Cash on hand and in banks:		
On hand at Head Office	$14,525 67	
In chartered banks of Canada in Canada	22,725 30	
		37,250 97
Interest due, $150.00; accrued, $4,781.19		4,931 19
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935		61,673 32
Amount due from reinsurance companies for received business		4,609 11
Total Admitted Assets		$703,367 65

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$25,317 35	$2,091 58	$27,408 93
Total net reserve, $293,361.38; carried out at 80% thereof	197,157 86	37,531 23	234,689 09
Taxes due and accrued			12,021 50
Reinsurance companies' ceded business			14,318 68
Agents' credit balances			275 46
Total Liabilities (excluding capital stock)			$288,713 66
Capital stock paid in cash		$150,000 00	
Surplus in profit and loss account		264,653 99	
Excess of assets over liabilities (surplus for protection of policyholders)			414,653 99
Total Liabilities			$703,367 65

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$319,849 80	$62,246 21	$382,096 01
Reserve of unearned premiums (80%):			
At beginning of year	$190,679 69	$19,759 39	$210,439 08
At end of year	197,157 86	37,531 23	234,689 09
Increase	$6,478 17	$17,771 84	$24,250 01
Net premiums earned	$313,371 63	$44,474 37	$357,846 00
Net losses and claims incurred	$125,151 26	$21,843 74	$146,995 00
Net adjustment expenses	14,609 67	1,033 92	15,643 59
Commissions	85,201 31	16,838 23	102,039 54
Taxes (excluding taxes on real estate)	11,545 65	1,393 82	12,939 47
Salaries, fees and travelling expenses	....	....	17,026 82
Management fee			24,600 00
All other expenses			17,913 65
Total claims and expenses			$337,158 07
Underwriting profit			$20,687 93

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*See note on page 1.

Profit and Loss Account—*Continued*

Other revenue:		
Interest earned	$23,336 28	
Dividends earned	2,311 08	
Bank interest	18 10	
Premium on sterling	17 02	
Increase in market value of stocks	5,308 13	
		30,990 61
Other expenditure:		
Life insurance premiums	$5,717 00	
Decrease in market value of investments	4,584 90	
		10,301 90
Net Profit for the Year		$41,376 64

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year	$239,864 09
Net profit for the year brought down	41,376 64
	$281,240 73
Dividends declared to shareholders	18,000 00
	$299,240 73
Decrease in unadmitted assets	1,413 26
Surplus of Assets over Liabilities (excluding capital stock) at End of Year	$264,653 99

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$71,703,342	$8,977,732	$80,681,074
Taken in 1935, including renewed	42,694,937	10,413,218	53,108,155
Totals	$114,398,279	$19,390,950	$133,789,229
Ceased in 1935, including renewed	42,026,062	7,485,529	49,511,591
Gross in force, December 31, 1935	$72,372,217	$11,905,421	$84,277,638
Reinsurance in force, December 31, 1935	19,014,864	3,846,946	22,861,810
Net in Force, December 31, 1935	$53,357,353	$8,058,475	$61,415,828

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire:						
Ontario	527,836 43	322,160 69	321,694 84	528,302 28	148,486 75	379,815 53
Elsewhere	77,415 51	89,982 39	62,604 12	104,793 78	29,873 17	74,920 61
Totals	605,251 94	412,143 08	384,298 96	633,096 06	178,359 92	454,736 14
Automobile:						
Ontario	110,515 31	166,165 62	147,398 92	129,282 01	9,662 97	119,619 04
Elsewhere	672 11	13,990 36	5,349 76	9,312 71	610 99	8,701 72
Totals	111,187 42	180,155 98	152,748 68	138,594 72	10,273 96	128,320 76
All Business:						
Ontario	638,351 74	488,326 31	469,093 76	657,584 29	158,149 72	499,434 57
Elsewhere	78,087 62	103,972 75	67,953 88	114,106 49	30,484 16	83,622 33
Totals	716,439 36	592,299 06	537,047 64	771,690 78	188,633 88	583,056 90

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, Refunding Loan, 4½%, 1944	$60,000 00	$60,050 00
Dominion of Canada, 1931 Conversion Loan, 4½%, 1959	46,000 00	43,355 00
Dominion of Canada, 1931 Conversion Loan, 3½%, 1949	24,000 00	24,448 00
Dominion of Canada, 1931 Conversion Loan, 3½%, 1949	20,000 00	19,300 00
Dominion of Canada, 1931 Conversion Loan, 4½%, 1946	20,000 00	20,187 50
Dominion of Canada, 1931 Conversion Loan, 4½%, 1940	20,000 00	19,600 00
Dominion of Canada, National Service Loan, 5%, 1936	10,000 00	9,925 00
Province of Ontario, 4½%, 1949	10,000 00	10,675 00
Province of Ontario, 4½%, 1950	25,000 00	25,607 50
Province of Ontario, 4%, 1950	15,000 00	14,307 00
Province of Ontario, 5%, 1948	10,000 00	10,950 00
Province of Ontario, 5%, 1948	15,000 00	16,117 50
Province of Quebec, 4¼%, 1958	15,000 00	14,662 50
Province of Quebec, 4¼%, 1958	15,000 00	14,587 50

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Saskatchewan, 4%, 1957	$15,000 00	$12,768 75
Province of British Columbia, 4½%, 1953	10,000 00	9,496 00
Province of Alberta, 6%, 1936	3,000 00	3,210 00
City of Toronto, 3½%, 1956	10,000 00	9,774 00
City of Toronto, 5½%, 1938-42	10,000 00	9,854 80
City of Toronto, 5%, 1943	10,000 00	10,350 00
City of Toronto, 4½%, 1939	10,000 00	9,875 00
City of Montreal, 5%, 1945	10,000 00	10,100 00
City of Hamilton, 5%, 1943	25,000 00	26,000 00
Village of Arthur, 6%, 1956-58-59-62	2,062 13	2,062 13
Toronto Harbour Commission (Toronto Guar.), 4½%, 1953	10,000 00	10,000 00
Township of North York, 6%	5,000 00	5,000 00
Township of York, 5%, 1949	10,000 00	10,360 00
Trusts and Guarantee Co., Ltd., 5%, 1936	4,000 00	3,780 00
Guelph & Ontario Investment & Savings, 4¾%, 1939	5,000 00	5,000 00
Victoria Trust and Savings, 5%, 1938	15,000 00	15,000 00
Security Loan & Savings, 5%, 1938	15,000 00	15,000 00
Canada Permanent Mortgage Corp., 5%, 1938	25,000 00	25,000 00
Canada Permanent Mortgage Corp., 5%, 1937	25,000 00	25,000 00
British American Oil Co., Ltd., 5%, 1945	10,000 00	10,002 10
American Telephone and Telegraph, 4½%, 1939	5,000 00	6,580 95
Totals	$539,062 13	$537,986 23

Schedule "E"

Stocks Owned by the Company

	Book Value	Market Value
Shawinigan Water & Power Co., 500 shs	$10,254 37	$10,000 00
Mission Corporation of Nevada, 10 shs	10 00	10 00
Standard Oil of New Jersey, 200 shs	10,627 50	10,000 00
International Petroleum Co. of Canada, Ltd., 500 shs	10,784 37	17,437 50
Imperial Oil, Ltd., 300 shs	7,095 00	6,075 00
British American Oil Co., Ltd., 700 shs	16,591 25	11,550 00
Totals	$55,362 49	$55,072 50

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.
Chief or General Agent in Ontario.—Dale & Company, Metropolitan Bldg., Toronto.
Date of Incorporation.—March 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

Capital stock paid in cash	$1,000,000
Assets in Canada	472,430
Liabilities in Canada	98,328

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$75,807
Premiums—Canada (net)	181,057
Claims—Ontario (net)	33,032
Claims—Canada (net)	75,940

WESTERN ASSURANCE COMPANY*

HEAD OFFICE, Toronto, Ont.

Officers.—President and Manager, E. A. Brownell, Toronto; Vice-President, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Secretary, L. Carlisle.

Directors.—Sir John Aird, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; Major-Gen. Sir Henry Pellatt, Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; D. G. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York; W. H. McWilliams, Winnipeg; H. C. Cox, Toronto; W. M. Cox, Toronto; G. A. Morrow, Toronto; C. S. Wainwright, Toronto; W. E. Meikle, Winnipeg, Man.; E. A. Brownell, Toronto.

Date of Incorporation.—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

Capital stock paid in cash	$1,400,000
Total assets	8,465,286
Total liabilities	4,475,628
Surplus protection of policyholders	3,989,658

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$623,325
Premiums—Total business (net)	3,852,656
Claims—Ontario (net)	207,314
Claims—Total business (net)	2,125,301

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*See note on page 1.

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, J. M. Carruthers; Vice-Presidents, W. E. Milner, R. H. Hamlin; General Manager, W. E. Milner; Secretary, O. S. McCombie.

Directors.—R. H. Hamlin, R. Jacob, K.C., Dr. C. W. Prowd, Dr. R. M. Simpson, J. M. Carruthers, W. E. Milner, Winnipeg; W. H. Milner, Winnipeg, Man.; W. Bourke, Winnipeg, Man.; W. M. McGeachy, Winnipeg, Man.

Chief or General Agent in Ontario.—C. A. Smith, 346 Confederation Life Bldg., Toronto.

Date of Incorporation.—May, 1910. *Date commenced business in Canada.*—June, 1911.

Capital stock paid in cash	$138,040
Total assets	1,430,156
Ontario business in force (gross)	97,750
Total business in force (gross)	6,968,329

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$5,129
Premiums—Total business (net)	129,281
Death Claims—Ontario (net)	Nil
Death Claims—Total business (net)	21,090

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.

Chief or General Agent in Ontario.—Tomenson, Saunders & Co., 1008 Hermant Bldg., Toronto, Ont.

Date of Incorporation.—1919. *Date commenced business in Canada.*—December 26, 1929.

Capital stock paid in cash	$486,000
Assets in Canada	214,806
Liabilities in Canada	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1924. *Date commenced business in Canada.*—July 14, 1924.

Capital stock paid in cash	$1,000,000
Assets in Canada	321,232
Liabilities in Canada	48,794

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,281
Premiums—Canada (net)	76,341
Claims—Ontario (net)	6,856
Claims—Canada (net)	38,220

WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—April 25, 1923.

Capital stock paid in cash	£100,000
Assets in Canada	$328,470
Liabilities in Canada	91,909

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$69,749
Premiums—Canada (net)	110,735
Claims—Ontario (net)	27,579
Claims—Canada (net)	43,915

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*See note on page 1.

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank E. Dufty, Montreal.
Chief or General Agent in Ontario.—Geo. McMurrich & Sons, Ltd., 22 Toronto St., Toronto.
Date of Incorporation.—1824. *Date commenced business in Canada.*—January 16, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£291,522	Premiums—Ontario (net)	$203,423
Assets in Canada	$4,734,938	Premiums—Canada (net)	511,305
Liabilities in Canada	412,138	Claims—Ontario (net)	102,843
		Claims—Canada (net)	240,889

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Burgar, Toronto.
Chief or General Agent in Ontario.—J. H. Burgar, Federal Bldg., Toronto.
Date of Incorporation.—1872. *Date commenced business in Canada.*—August 29, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,895,000	Premiums—Ontario (net)	$174,729
Assets in Canada	844,204	Premiums—Canada (net)	312,940
Liabilities in Canada	259,406	Claims—Ontario (net)	126,105
		Claims—Canada (net)	197,052

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*See note on page 1.

B

MUTUAL INSURANCE CORPORATIONS

I. FARMERS' MUTUALS—FIRE

II. FARMERS' MUTUALS—WEATHER

III. ASSOCIATED NEW ENGLAND MUTUALS

IV. OTHER MUTUALS

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

Assets, December 31st, 1935

Name of Corporation	Real estate	Mortgages	Bonds, debentures and other securities	Cash	Cash payments and instalments of 1935 unpaid	Assessments of 1935 unpaid	Due from reinsurance on losses	Interest due and accrued	All other assets	Total assets	Net unassessed premium note residue
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Algoma			19,601 03	1,579 95	86 75					21,267 73	62,866 29
2 Amherst Island			7,000 00	2,836 78	30 80					9,867 58	11,257 20
3 Ayr			3,971 48	10,401 39	1,376 77			143 08	28 00	15,920 72	183,675 88
4 Bay of Quinte			8,000 00	3,708 44	1,173 60				180 00	13,062 04	247,078 95
5 Bertie and Willoughby			23,540 72	2,888 82	667 11			294 17		27,390 82	160,646 54
6 Blanshard			10,000 00	10,750 92	1,516 90					22,267 82	82,482 25
7 Blenheim, North		9,100 00	8,000 00	2,289 69	1,089 39			164 57		20,643 65	78,639 57
8 Brant County				1,049 70	789 05					1,838 75	138,910 58
9 Canadian Millers		6,000 00	291,460 47	8,374 98	1,357 14			4,181 23		311,373 82	110,808 53
10 Caradoc			17,486 87	7,604 52	203 12			146 40		25,440 91	102,467 40
11 Clinton				573 88	708 00					1,281 88	122,531 33
12 Culross		1,500 00	18,000 00	204 82	1,685 75			200 00		21,590 57	46,003 75
13 Dereham and W. Oxford				541 30	751 72					1,293 02	79,787 86
14 Dorchester, North and South				13,995 97	396 88					14,392 85	165,133 76
15 Downie			29,200 00	7,790 59	89 80			295 48		37,375 87	112,139 60
16 Dufferin Farmers			12,507 97	17,497 77	*1,058 15			46 90		31,110 79	220,313 60
17 Dumfries, N., & Waterloo, S.				12,909 76	2,697 45		3 79			15,611 00	157,846 50
18 Dunwich Farmers			30,500 00		456 50			261 25		31,217 75	133,087 95
19 Easthope, South	2,100 00		63,514 46	10,264 23	889 10			1,077 08		77,844 87	407,046 16
20 Ekfrid			5,000 00	6,933 22	543 86			112 50		12,589 58	68,577 40
21 Elma			15,330 00	12,619 24	313 35			223 95		28,486 54	201,515 81
22 Eramosa			8,000 00	3,453 03	886 70					12,339 73	84,548 55
23 Erie			20,000 00	12,569 00	*1,037 17					33,606 17	88,660 18
24 Farmers' Central	5,000 00	9,002 00	72,747 50	5,560 19	*9,757 13		180 02	1,083 55		103,330 39	920,672 52
25 Farmers' Union	5,387 50	9,075 00	95,518 00	8,652 03	1,697 10			2,047 77	397 73	122,775 13	365,995 29
26 Formosa		2,500 00	4,820 00	20,104 35	*960 52					28,384 87	194,424 47
27 Germania			5,000 00	22,143 82	2,787 60					29,931 42	178,417 72
28 Glengarry				15,209 73						15,209 73	162,450 50
29 Grand River			8,000 00	4,634 63	667 20			20 00		13,321 83	87,170 64
30 Grenville Patron	1,832 80	14,010 00		13,478 58	2,161 06			550 50		32,032 94	298,190 10
31 Grey and Bruce	2,000 00			6,977 48	2,021 87					10,999 35	130,771 11

32 Guelph Township				1,690 23	297 20					1,987 43	46,008 26
33 Halton Union		12,540 00	10,000 00	33,994 60	642 85			754 95		57,932 40	319,083 10
34 Hamilton Township			39,008 13	7,447 92	2,141 40			300 85		48,898 30	164,489 40
35 Hay Township			49,130 74	8,439 55	129 30			524 23		58,223 82	207,092 89
36 Hopewell Creek				13,045 66	111 98					13,157 64	32,940 89
37 Howard Farmers	1,900 00		30,219 05	11,097 01	1,599 20			342 00		45,157 26	229,644 67
38 Howick	1,300 00		30,959 00	17,788 74	1,013 18		30 10	160 68		51,251 70	342,744 00
39 Kent and Essex			116,972 41	12,963 83	4,804 82			1,598 19		136,339 25	431,906 49
40 Lambton	1,200 00		25,650 00	52,232 30	2,838 61			193 48		82,114 39	403,394 63
41 Lanark	6,000 00		25,000 00	9,840 99	3,284 47			218 75		44,344 21	346,929 82
42 Lennox and Addington			21,647 00	8,781 99	965 10			245 83		31,639 92	100,894 30
43 Lobo		6,773 65	28,500 00	6,210 67				347 55		41,831 87	84,095 05
44 London Township		2,438 50	36,408 83	9,105 90	1,750 90			598 57		50,302 70	121,785 12
45 McGillivray			8,000 00	180 32	185 40			147 50		8,513 22	31,746 14
46 McKillop			38,031 10	7,556 30	900 11			514 53	17 94	47,019 98	177,855 40
47 Maple Leaf		7,500 00	28,758 48	41 24	3,698 45			318 00		40,316 17	386,543 40
48 Nissouri			41,853 22	3,696 96	546 80			369 56	25 00	46,491 54	252,720 92
49 Norfolk				5,760 94	157 22					5,918 16	84,720 82
50 North Kent			5,000 00	1,640 24	1,247 50			66 66		7,954 40	101,929 60
51 Oneida				2,502 10	180 84	663 14				3,346 08	30,283 78
52 Ontario Threshermen's			750 00	7,672 64	1,099 20					9,521 84	38,474 59
53 Otter			38,487 50	10,851 24	1,639 20			629 38	271 00	51,878 32	193,639 15
54 Oxford				3,811 12	676 95					4,488 07	37,575 92
55 Peel County		18,562 95	9,352 00	64,227 95	5,773 80			1,486 10		99,402 80	650,906 70
56 Peel and Maryborough	2,000 00			16,105 89	2,375 33					20,481 22	256,347 68
57 Prescott Farmers				1,358 25	1,400 15				909 09	3,667 49	48,029 50
58 Puslinch				185 82	579 47				28 00	793 29	64,657 16
59 Saltfleet and Binbrook	400 00		2,500 00	3,579 56	944 93					7,424 49	56,332 44
60 Southwold			7,000 00	1,101 11	2,145 65			35 00		10,281 76	76,872 21
61 Townsend			9,430 27	1,776 39	22 65			9 15		11,238 46	83,931 89
62 Usborne and Hibbert		4,700 00	93,000 00	8,366 42	1,008 00			1,135 80		108,210 22	321,028 15
63 Walpole Farmers	2,500 00		16,000 00	10,713 40	667 55			235 00		30,115 95	136,173 95
64 Waterloo, North	3,500 00	99,250 00	500 00	39,293 71	5,159 23			7,400 10		155,103 04	938,352 80
65 Wawanosh, West	2,500 00		19,244 75	12,184 56	1,340 45			178 84		35,448 60	461,059 00
66 Westminster Township			15,127 61	3,127 22						18,254 83	116,421 76
67 Williams, East				8,391 84	381 24					8,773 08	88,439 67
68 Yarmouth				1,079 28	116 65					1,195 93	75,135 77
Totals	37,620 30	202,952 10	1,523,728 59	655,442 70	*91,683 32	663 14	213 91	28,659 13	1,856 76	2,542,819 95	12,944,305 01

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*Includes agents' balances (net) written on or after October 1st, 1935.

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—*Continued*

Liabilities, December 31st, 1935

Name of Corporation	Losses: Adjusted, not yet paid	Losses: Reported, not yet adjusted	Losses: Claims resisted	Borrowed money, including accrued interest	Unearned premiums	Other liabilities	Total liabilities	Number of policies in force	Net amount at risk	Surplus or *deficit
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c
1 Algoma		586 50			14,539 32	7 00	15,132 82	1,846	3,302,483 33	6,134 91
2 Amherst Island					970 11		970 11	247	352,050 00	8,897 47
3 Ayr					9,858 80		9,858 80	2,463	8,971,248 00	6,061 92
4 Bay of Quinte					14,387 44		14,387 44	3,748	10,563,417 00	*1,325 40
5 Bertie and Willoughby					11,297 83		11,297 83	1,748	5,236,185 00	16,092 99
6 Blanshard					5,680 45		5,680 45	1,713	3,490,343 50	16,587 37
7 Blenheim, North					4,104 05		4,104 05	1,175	3,821,384 80	16,539 60
8 Brant County	1,000 00				7,559 92		8,559 92	1,785	5,971,886 85	*6,721 17
9 Canadian Millers					14,506 77		14,506 77	440	1,555,800 00	296,867 05
10 Caradoc					5,191 33		5,191 33	1,130	4,353,782 00	20,249 58
11 Clinton				1,000 00	8,588 53		9,588 53	1,544	4,953,063 00	*8,306 65
12 Culross				3,500 00	3,867 26		7,367 26	1,205	3,746,276 00	14,223 31
13 Dereham and West Oxford					5,318 17		5,318 17	1,560	3,702,538 67	*4,025 15
14 Dorchester, North and South					8,856 27		8,856 27	2,489	6,683,590 00	5,536 58
15 Downie					3,878 12		3,878 12	1,227	4,506,898 00	33,497 75
16 Dufferin Farmers	1,850 00				11,380 61		13,230 61	2,562	9,586,346 75	17,880 18
17 Dumfries, North, and Waterloo, South					8,975 27		8,975 27	2,253	7,734,857 50	6,635 73
18 Dunwich Farmers				901 41	5,946 09		6,847 50	1,468	5,470,070 00	24,370 25
19 Easthope, South					9,050 22		9,050 22	2,081	11,162,610 00	68,794 65
20 Ekfrid		772 90			4,917 92		5,690 82	1,318	4,024,908 00	6,898 76
21 Elma					5,472 91		5,472 91	1,050	4,713,160 00	23,013 63
22 Eramosa		5 00			1,657 61		1,662 61	750	1,859,354 00	10,677 12
23 Erie					4,888 46		4,888 46	1,143	3,583,447 50	28,717 71
24 Farmers' Central	4,788 25				88,840 60		93,628 85	14,038	36,626,800 00	9,701 54
25 Farmers' Union					41,760 76	108 51	41,869 27	6,838	17,483,588 00	80,905 86
26 Formosa					13,321 60		13,321 60	3,674	8,045,498 00	15,063 27
27 Germania					13,034 29		13,034 29	2,801	7,680,362 66	16,897 13
28 Glengarry	900 00				31,054 80		31,954 80	3,334	7,729,625 00	*16,745 07
29 Grand River	32 50	200 00			6,770 15		7,002 65	1,080	3,695,497 00	6,319 18
30 Grenville Patron					30,346 22		30,346 22	4,423	13,576,008 00	1,686 72
31 Grey and Bruce					7,687 14		7,687 14	3,105	5,537,558 00	3,312 21

32 Guelph Township					1,230 80	50 00	1,280 80	360	986,002 50	706 63
33 Halton Union					32,533 59		32,533 59	2,969	10,066,323 00	25,398 81
34 Hamilton Township		33 63			23,450 21		23,483 84	2,893	6,421,313 00	25,414 46
35 Hay Township	300 00				4,733 95		5,033 95	2,028	7,859,170 00	53,189 87
36 Hopewell Creek		25 00			1,199 81		1,224 81	495	1,271,290 00	11,932 83
37 Howard Farmers	2,370 00				16,914 11		19,284 11	2,602	9,787,814 00	25,873 15
38 Howick		40 00			18,265 84		18,305 84	4,218	14,184,986 00	32,945 86
39 Kent and Essex					79,236 88		79,236 88	7,101	21,408,354 84	57,102 37
40 Lambton					50,980 38		50,980 38	4,908	14,638,004 00	31,134 01
41 Lanark	950 00				34,163 21		35,113 21	6,752	16,534,981 00	9,231 00
42 Lennox and Addington		1,550 00			10,028 29		11,578 29	1,784	4,547,163 00	20,061 63
43 Lobo					8,890 13		8,890 13	1,114	3,550,531 00	32,941 74
44 London Township		227 65			12,695 80	281 00	13,204 45	1,672	5,129,590 00	37,098 25
45 McGillivray		25 00			3,422 72		3,447 72	590	1,445,826 00	5,065 50
46 McKillop					8,957 02	53 75	9,010 77	2,645	7,891,083 50	38,009 21
47 Maple Leaf				3,197 50	62,034 56		65,232 06	6,572	16,499,681 00	*24,915 89
48 Nissouri					11,219 20	247 17	11,466 37	2,778	11,334,967 00	35,025 17
49 Norfolk					4,685 62		4,685 62	1,211	3,035,331 50	1,232 54
50 North Kent					11,246 54		11,246 54	1,677	4,678,848 83	*3,292 14
51 Oneida					2,035 89		2,035 89	437	1,406,830 00	1,310 19
52 Ontario Threshermen's					5,194 06		5,194 06	907	512,925 00	4,327 78
53 Otter	11 75				12,526 82		12,538 57	2,689	8,590,232 00	39,339 75
54 Oxford					3,683 42		3,683 42	953	2,186,836 31	804 65
55 Peel County	1,177 50				69,714 25		70,891 75	8,580	24,375,178 00	28,511 05
56 Peel and Maryborough					14,327 76		14,327 76	3,894	11,943,107 00	6,153 46
57 Prescott Farmers	1,500 00			13,900 00	9,023 96		24,423 96	1,911	3,454,985 00	*20,756 47
58 Puslinch				299 85	1,584 08	200 00	2,083 93	446	1,377,531 25	*1,290 64
59 Saltfleet and Binbrook					7,606 29		7,606 29	1,002	2,924,434 00	*181 80
60 Southwold					3,889 89		3,889 89	1,037	3,252,923 00	6,391 87
61 Townsend				7,382 05	4,384 75		11,766 80	1,001	3,255,303 00	*528 34
62 Usborne and Hibbert					7,356 42		7,356 42	2,924	12,164,525 00	100,853 80
63 Walpole Farmers					3,658 72		3,658 72	816	3,176,515 00	26,457 23
64 Waterloo, North	2,200 00				49,177 11		51,377 11	11,409	43,374,430 00	103,725 93
65 Wawanosh, West					16,252 39		16,252 39	4,597	13,543,652 50	19,196 21
66 Westminster Township		1,980 00			4,531 68	650 00	7,161 68	1,451	4,696,170 00	11,093 15
67 Williams, East	6 50				4,290 60		4,297 10	1,410	3,661,189 00	4,475 98
68 Yarmouth					4,011 82		4,011 82	947	3,169,500 00	*2,815 89
Totals	17,086 50	5,445 68		30,180 81	1,022,847 59	1,597 43	1,077,158 01	177,018	528,058,162 79	1,465,661 94

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—*Continued*

RECEIPTS FOR THE YEAR ENDING DECEMBER 31ST, 1935

Name of Corporation	Application and survey fees	Cash payments, instalments, and reinsurance premiums, 1935	Cash payments, instalments due in prior years	Extra premiums, reinsurance rebates, endorsement and transfer fees	Assessments, 1935	Assessments, prior years	Interest	Reinsurance on losses	Borrowed money	Other cash receipts	Total receipts	Realization of investments (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Algoma	934 50	14,489 86	129 80				980 13			225 71	16,760 00	
2 Amherst Island		705 80		10 25			299 07				1,015 12	
3 Ayr		24,385 00	1,531 25	18 70			419 29			102 88	26,457 12	3,192 99
4 Bay of Quinte		35,968 47	932 06				337 41	930 00		276 25	38,444 19	
5 Bertie and Willoughby		18,163 62	575 13	7 15			953 95	69 29			19,769 14	
6 Blanshard		10,607 85	1,398 40	7 80			209 74			75 00	12,298 79	
7 Blenheim, North		9,853 32	839 82	2 58			1,180 67				11,876 39	7,000 00
8 Brant County		18,331 98	1,038 15	169 10			6 03	1,341 15	7,500 00	101 26	28,487 67	
9 Canadian Millers		34,909 78	1,846 32				15,120 41			121 48	51,997 99	68,132 06
10 Caradoc		13,248 08	264 62	7 90			846 54				14,367 14	
11 Clinton		14,578 18	476 45				78 76		1,000 00		16,133 39	4,000 00
12 Culross		6,935 62	1,142 55				784 35	2,770 48	4,950 00		16,583 00	
13 Dereham and West Oxford		12,282 60	373 93	69 18		700 08	2 94	4,081 40	2,800 00		20,310 13	
14 Dorchester, North and South		22,658 96	92 35	72 26		7 70	106 52	533 19			23,470 98	
15 Downie		9,890 89	61 80	71 00			1,465 28	46 19		30 00	11,565 16	
16 Dufferin Farmers		28,027 71	*924 56	278 31		13 80	662 16	93 92		81 64	30,082 10	150 06
17 Dumfries, N., and Waterloo, S.		21,057 61	3,021 83	1 50		1,204 89	143 50	3,646 03			29,075 36	
18 Dunwich Farmers		13,668 20	670 65				1,415 00		3,430 43		19,184 28	
19 Easthope, South		21,663 45	671 70				2,943 03			219 25	25,497 43	
20 Ekfrid		12,209 44	382 44	3 00		305 27	207 31		1,350 00	46 79	14,504 25	
21 Elma		13,467 52	339 35				743 29			344 22	14,894 38	
22 Eramosa		5,931 95		56 90			1,640 78	2,093 50			9,723 13	
23 Erie		12,671 27	*827 25				860 01	186 32			14,544 85	
24 Farmers' Central		130,859 15	*9,692 89	1,381 96			2,635 97	22,675 99			167,245 96	4,862 50
25 Farmers' Union		49,842 07	11,578 63	103 52		586 70	5,362 56	1,776 03		872 21	70,121 72	2,000 00
26 Formosa		33,096 86	*1,573 30	123 54		373 95	554 19	1,902 59		87 16	37,711 59	1,000 00
27 Germania		27,376 27	1,584 06	141 54			461 62	2,045 35			31,608 84	
28 Glengarry		27,710 00					125 30	900 00		53 80	28,789 10	
29 Grand River		11,735 65	804 25			231 65	201 29			228 78	13,201 62	
30 Grenville Patron		44,318 30	*1,768 58	4 00		33 60	403 75			30 30	46,558 53	
31 Grey and Bruce	402 27	22,550 76	3,230 21	26 81		1,287 32		1,992 73		4 31	29,494 41	

32 Guelph Township		2,971 07	168 05				63 22	16 00			3,218 34	
33 Halton Union	975 00	37,311 00	145 55	38 32			525 62	2,684 85			41,680 34	
34 Hamilton Township		21,310 72	1,912 75	16 70			1,454 01	1,970 90			26,665 08	
35 Hay Township		11,705 60	151 30				2,303 46				14,160 36	3,046 43
36 Hopewell Creek		3,459 19	112 65				176 38				3,748 22	
37 Howard Farmers		33,129 43	988 70	119 03			1,320 98	986 18		398 00	36,942 32	
38 Howick Farmers		45,878 81	883 70	321 41			982 24	5,592 02		78 32	53,736 50	175 00
39 Kent and Essex		69,200 38	5,388 27	249 78		40 11	4,865 49	3,350 93		605 51	83,700 47	9,549 52
40 Lambton		45,888 99	2,084 39	119 20			2,082 02	41 55		52 00	50,268 15	
41 Lanark		76,350 55	1,072 45	216 47			271 59	3,687 70			81,598 76	
42 Lennox and Addington		16,730 16	1,015 10				1,083 91	9 07		98 10	18,936 34	
43 Lobo		8,275 92	31 20	4 00			1,541 90	3 81		1 35	9,858 18	2,000 00
44 London Township		10,541 21	1,015 60	4 84			2,090 03				13,651 68	871 47
45 McGillivray		2,641 26	213 60	1 10			443 34	6 25			3,305 55	1,000 00
46 McKillop		22,277 29	721 90	12 67			1,596 55	16 60		53 75	24,678 76	352 35
47 Maple Leaf		53,908 40	4,874 45	160 05			1,302 02	4,200 02	3,197 50	147 00	67,789 44	11,060 60
48 Nissouri		25,005 83	646 35	96 47			2,072 93	2,759 75			30,581 33	8,000 00
49 Norfolk		10,868 70	170 95					20 00		63 65	11,123 30	
50 North Kent		17,573 36	957 36			87 60		1,708 57			20,326 89	
51 Oneida		4,591 01	144 26	22 40	3,768 54	14 25	1 40	272 70			8,814 56	
52 Ontario Threshermen's		11,885 96	436 50				2 41			495 87	12,820 74	
53 Otter		26,341 52	1,862 75	183 86			1,747 65	124 65		187 10	30,447 53	
54 Oxford		6,461 28	488 41	11 34			80 68	68 36			7,110 07	
55 Peel County		79,451 80	*6,769 32	286 70			1,765 29	4,373 70		79 85	92,726 66	
56 Peel and Maryborough		32,623 19	2,084 15	43 70			113 19	5,443 75			40,307 98	
57 Prescott Farmers		12,194 69	*2,053 10	5 33		3,094 25	8 07	505 08	900 00	100 52	18,861 04	
58 Puslinch	142 00	4,202 03	4,279 62	3 80			7 60		1,300 00		9,935 05	
59 Saltfleet and Binbrook		7,215 37	1,827 56	2 75		4,990 31	151 05	1,142 86	1,000 00	148 48	16,478 38	
60 Southwold		8,477 24	2,134 76				230 06	1,323 18			12,165 24	
61 Townsend		10,976 15	17 40	26 75			220 00		1,500 00		12,740 30	
62 Usborne and Hibbert		17,491 65	1,159 85				3,509 27				22,160 77	100 00
63 Walpole Farmers		9,082 05	*529 77				645 40			101 00	10,358 22	
64 Waterloo, North		109,670 87	3,449 30				4,109 10	1,454 39		433 79	119,117 45	3,350 00
65 Wawanosh, West		40,575 17	494 80				859 20	628 90		52 55	42,610 62	
66 Westminster Township		12,940 09		6 88			1,102 90	2 18			14,052 05	2,566 39
67 Williams, East		10,838 94	429 40	23 79			63 46				11,355 59	
68 Yarmouth		10,108 88	213 85	36 30		68 80	50 20				10,478 03	
Totals	2,453 77	1,653,351 98	98,701 45	4,570 64	3,768 54	13,040 28	79,993 47	89,478 11	28,927 93	5,997 88	1,980,284 05	132,409 37

*Includes agents' balances of 1934 paid in 1935.

1.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—*Concluded*

EXPENDITURES FOR THE YEAR ENDING DECEMBER 31ST, 1935

Name of Corporation	Expenses of Management					Losses	Re-insurance premiums	Rebates and returned premiums	Borrowed money repaid	Other cash expenditure	Total expenditure	Invested (not extended)
	Agents' commission, fees	Salaries, directors' and auditors' fees	License fee	General expense account	Total expenses of management							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Algoma	2,192 20	1,789 20	50 00	934 25	4,965 65	11,333 70	489 25	217 19			17,005 79	
2 Amherst Island	85 00	203 00	25 00	83 03	396 03	15 00					411 03	1,975 00
3 Ayr	49 64	2,461 20	75 00	658 11	3,243 95	18,660 86	1,005 77	125 63			23,036 21	
4 Bay of Quinte	3,572 19	2,434 60	75 00	1,917 38	7,999 17	30,061 31	1,104 35	760 45		2,500 00	42,425 28	8,877 89
5 Bertie and Willoughby	1,249 50	1,406 10	75 00	634 52	3,365 12	12,504 67	1,210 28	257 05			17,337 12	
6 Blanshard	648 00	536 00	50 00	637 98	1,871 98	4,746 59	818 25	59 43			7,496 25	10,000 00
7 Blenheim, North	423 00	1,002 40	50 00	367 60	1,843 00	11,734 20	931 40	26 20	2,500 00		17,034 80	2,000 00
8 Brant County	842 00	1,264 50	75 00	1,066 47	3,247 97	18,855 46	977 85	195 92	7,500 00		30,777 20	
9 Canadian Millers	27 50	7,491 33	50 00	2,477 87	10,046 70	14,162 22		29,193 28		400 00	53,802 20	62,983 50
10 Caradoc	357 00	1,119 40	50 00	446 43	1,972 83	6,321 13	357 97	126 46			8,778 39	5,000 00
11 Clinton	954 50	1,068 30	75 00	376 78	2,474 58	16,933 91	399 70	134 72			19,942 91	
12 Culross	511 25	651 40	50 00	478 92	1,691 57	12,868 50	912 65	22 52	1,450 00		16,945 24	6,500 00
13 Dereham and West Oxford		1,063 00	75 00	605 98	1,743 98	11,170 44	3,118 31	170 96	3,800 00		20,003 69	
14 Dorchester, North and South	650 00	1,277 80	75 00	784 33	2,787 13	10,684 37	3,772 65	345 13			17,589 28	
15 Downie		956 00	50 00	354 12	1,360 12	3,400 43	1,063 50	52 36		33 93	5,910 34	4,090 00
16 Dufferin Farmers	1,691 00	1,594 30	100 00	1,553 93	4,939 23	6,030 04	2,092 87	208 98		80 09	13,351 21	7,658 03
17 Dumfries, N., and Waterloo, S.	10 00	2,734 40	75 00	1,330 43	4,149 83	17,974 25	2,050 74	120 96			24,295 78	
18 Dunwich Farmers	250 50	726 40	75 00	2,163 91	3,215 81	11,788 57	292 00	87 90	3,800 00		19,184 28	
19 Easthope, South	1,179 75	1,523 95	100 00	839 76	3,643 46	14,619 93		176 52		56 58	18,496 49	10,200 00
20 Ekfrid	364 00	674 00	50 00	708 97	1,796 97	10,837 72	362 63	208 69	1,350 00		14,556 01	5,000 00
21 Elma	359 30	729 12	50 00	937 11	2,075 53	8,453 76		276 51			10,805 80	
22 Eramosa	313 50	636 00	50 00	208 46	1,207 96	5,969 70	1,584 60	61 45			8,823 71	
23 Erie	388 75	1,047 60	50 00	593 92	2,080 27	5,203 33	1,710 25	75 41			9,069 26	5,000 00
24 Farmers' Central	5,699 00	6,141 53	250 00	5,249 57	17,340 10	112,578 66	10,423 16	1,335 04			141,676 96	39,512 50
25 Farmers' Union	4,262 50	4,628 25	100 00	3,989 76	12,980 51	46,710 57	1,700 61	2,229 45		109 11	63,730 25	5,262 50
26 Formosa	1,758 22	1,677 20	100 00	1,659 22	5,194 64	26,323 81	6,620 99	494 75			38,634 19	
27 Germania	1,057 50	1,823 55	75 00	1,195 27	4,151 32	16,894 20	2,414 71	558 60			24,018 83	
28 Glengarry	1,314 00	1,346 10	75 00	1,020 97	3,756 07	14,025 02	1,823 00	224 09			19,828 18	
29 Grand River	541 50	842 00	50 00	402 62	1,836 12	7,343 17	564 00	214 80			9,958 09	7,908 00
30 Grenville Patron	2,427 52	2,538 30	100 00	1,216 62	6,282 44	26,098 67		425 57	1,400 00		34,206 68	
31 Grey and Bruce	1,156 95	1,818 50	75 00	1,778 88	4,829 33	13,962 04	3,608 35	349 24			22,748 96	

32 Guelph Township	....	254 00	50 00	74 63	378 63	4,290 32	416 00	38 60	....	....	5,123 55	....
33 Halton Union	1,940 50	2,914 30	100 00	1,277 23	6,232 03	15,101 78	3,685 60	402 60	....	....	25,422 01	10,000 00
34 Hamilton Township	1,692 00	1,565 20	75 00	1,108 07	4,440 27	13,929 29	1,855 20	234 79	....	41	20,459 96	4,937 50
35 Hay Township	635 50	982 80	75 00	830 23	2,523 53	6,078 00	....	35 55	....	11 59	8,648 67	6,060 00
36 Hopewell Creek	163 00	352 10	50 00	81 05	646 15	1,037 44	571 64	13 40	....	....	2,268 63	....
37 Howard Farmers	1,224 40	1,580 90	75 00	885 53	3,765 83	25,068 52	969 22	739 00	....	....	30,542 57	3,547 50
38 Howick Farmers	1,734 70	2,791 98	100 00	1,479 93	6,106 61	20,089 85	5,563 65	618 36	....	14 47	32,392 94	17,836 00
39 Kent and Essex	3,359 16	2,792 02	175 00	5,148 56	11,474 74	49,046 94	1,164 00	1,363 44	....	1,847 57	64,896 69	23,702 50
40 Lambton	3,528 00	2,405 60	100 00	1,593 33	7,626 93	15,337 66	788 21	639 39	....	....	24,392 19	50 00
41 Lanark	6,820 86	4,855 10	100 00	3,079 80	14,855 76	44,760 21	2,405 55	494 85	....	....	62,516 37	31,031 37
42 Lennox and Addington	2,168 95	1,304 40	50 00	615 35	4,138 70	14,662 00	802 12	262 50	....	....	19,865 32	....
43 Lobo	487 25	683 80	50 00	349 94	1,570 99	942 25	283 80	72 71	....	....	2,869 75	7,000 00
44 London Township	586 00	843 00	75 00	316 01	1,820 01	8,610 02	258 60	181 55	....	....	10,870 18	....
45 McGillivray	....	595 00	50 00	168 89	813 89	2,790 83	49 50	104 85	....	....	3,759 07	1,000 00
46 McKillop	870 85	1,459 30	75 00	765 36	3,170 51	6,065 19	830 58	117 32	....	143 60	10,327 20	14,535 35
47 Maple Leaf	7,862 60	4,210 20	100 00	3,446 24	15,619 04	43,926 63	4,841 50	2,415 25	13,500 00	....	80,302 42	....
48 Nissouri	1,471 50	1,331 90	100 00	862 94	3,766 34	19,808 57	1,106 99	164 86	....	144 64	24,991 40	11,550 00
49 Norfolk	1,037 00	1,316 50	50 00	1,141 42	3,544 92	2,174 55	302 50	170 02	....	....	6,191 99	....
50 North Kent	1,125 00	1,095 00	50 00	465 15	2,735 15	17,171 41	310 50	63 55	....	....	20,280 61	5,000 00
51 Oneida	118 00	429 00	50 00	219 13	816 13	6,218 09	590 40	37 79	....	....	7,662 41	....
52 Ontario Threshermen's	1,826 00	1,387 20	25 00	1,472 71	4,710 91	2,946 70	....	235 60	....	....	7,893 21	....
53 Otter	1,051 50	1,698 80	75 00	1,946 49	4,771 79	16,853 00	1,393 79	441 42	....	8 73	23,468 73	1,007 50
54 Oxford	....	1,390 00	50 00	310 78	1,750 78	3,648 99	1,203 53	26 86	....	....	6,630 16	....
55 Peel County	2,775 00	3,150 25	150 00	2,834 27	8,909 52	38,074 30	9,073 10	881 95	....	....	56,938 87	2,062 95
56 Peel and Maryborough	1,699 66	1,607 00	100 00	967 76	4,374 42	25,062 33	2,999 56	462 18	....	....	32,898 49	....
57 Prescott Farmers	573 30	1,640 00	50 00	2,249 24	4,512 54	12,766 97	654 00	296 99	2,000 00	....	20,230 50	....
58 Puslinch	....	1,080 10	50 00	384 30	1,514 40	1,511 75	684 87	17 95	6,442 42	....	10,171 39	....
59 Saltfleet and Binbrook	474 25	1,048 00	50 00	1,080 11	2,652 36	7,845 84	402 60	208 62	2,000 00	....	13,109 42	....
60 Southwold	262 00	779 00	50 00	218 40	1,309 40	11,511 31	896 54	93 67	....	1 64	13,812 56	3,950 00
61 Townsend	533 75	786 80	50 00	762 32	2,132 87	7,775 00	373 00	137 80	1,500 00	....	11,918 67	....
62 Usborne and Hibbert	452 00	997 15	100 00	995 21	2,544 36	2,997 65	....	129 70	....	7 98	5,679 69	33,503 50
63 Walpole Farmers	246 50	1,329 80	50 00	461 90	2,088 20	3,353 45	254 80	36 10	....	....	5,732 55	8,000 00
64 Waterloo, North	6,171 00	5,143 00	250 00	4,042 82	15,606 82	65,297 12	3,136 08	695 69	....	....	84,735 71	2,700 00
65 Wawanosh, West	1,807 50	1,481 00	100 00	2,516 28	5,904 78	28,813 92	907 79	299 60	....	2 22	35,928 31	4,432 50
66 Westminster Township	466 00	985 00	50 00	519 50	2,020 50	13,417 81	1,031 85	558 04	....	....	17,028 20	....
67 Williams, East	684 00	640 00	50 00	537 91	1,911 91	3,235 57	251 76	109 05	....	....	5,508 29	....
68 Yarmouth	174 50	766 00	50 00	312 59	1,303 09	8,562 23	788 23	237 77	....	....	10,891 32	....
Totals	90,358 00	114,876 63	5,125 00	82,194 55	292,554 18	1,099,049 72	102,256 90	51,774 63	47,242 42	5,362 56	1,598,240 41	373,874 09

NOTE—See pages 362 and 363 for companies' loss ratios in 1935.

II.—FARMERS' MUTUALS—WEATHER

ASSETS

December 31st, 1935

Name of Corporation	Real estate	Debentures and other securities	Cash	Cash payments and instalments of 1935 unpaid	Assessments of 1935 unpaid	Interest accrued	All other assets	Total assets	Net unassessed premium note residue
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Huron Weather			64 69	325 70				390 39	94,722 71
2 Ontario Farmers	2,500 00	16,000 00	9,498 07	785 50		297 18		29,080 75	174,771 05
3 Western Farmers		230,600 00	24,027 52	4,708 72		2,054 01		261,390 25	320,773 37
Totals	2,500 00	246,600 00	33,590 28	5,819 92		2,351 19		290,861 39	590,267 13

LIABILITIES

December 31st, 1935

Name of Corporation	Borrowed money	Interest accrued	Unearned premiums	All other liabilities	Total liabilities	Number of policies	Net amount at risk	Surplus or *deficit
	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.
1 Huron Weather	4,601 44		4,107 74	131 19	8,840 37	1,665	2,771,925 00	*8,449 98
2 Ontario Farmers			10,926 26	14 96	10,941 22	3,915	6,675,772 00	18,139 53
3 Western Farmers			37,683 82		37,683 82	9,172	20,479,730 00	223,706 43
Totals	4,601 44		52,717 82	146 15	57,465 41	14,752	29,927,427 00	233,395 98

RECEIPTS

For the Year Ended December 31st, 1935

Name of Corporation	Cash payments, instalments of 1935	Cash payments, instalments due in prior years	Agents' balances of 1934 paid in 1935	Assessments, 1935	Assessments, prior years	Interest	Borrowed money	Other receipts	Total receipts	Realization of investments (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Huron Weather	3,371 53	88 00	....	....	1,044 78	....	9,600 25	27 32	14,131 88	....
2 Ontario Farmers	12,957 77	338 30	390 98	....	....	575 95	....	307 33	14,570 33	....
3 Western Farmers	39,028 01	....	....	....	....	9,135 10	....	....	48,163 11	25,000 00
Totals	55,357 31	426 30	390 98	....	1,044 78	9,711 05	9,600 25	334 65	76,865 32	25,000 00

EXPENDITURES

For the Year Ended December 31st, 1935

Name of Corporation	Agents' commission	Salaries, directors' and auditors' fees	License fee	General expense account	Total expenses of management	Losses	Rebates, returned premiums	Borrowed money repaid	Other expenditure	Total expenditure	Invested (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Huron Weather	339 00	643 25	50 00	832 62	1,864 87	1,763 17	8 50	10,500 00	....	14,136 54	....
2 Ontario Farmers	2,206 68	2,161 00	75 00	1,395 65	5,838 33	3,588 16	80 47	....	....	9,506 96	6,000 00
3 Western Farmers	5,524 82	6,229 84	100 00	3,742 36	15,597 02	7,595 12	99 54	....	758 23	24,049 91	50,600 00
Totals	8,070 50	9,034 09	225 00	5,970 63	23,300 22	12,946 45	188 51	10,500 00	758 23	47,693 41	56,600 00

III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

AMERICAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I., U.S.A.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Representative in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ontario.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditors.—Felix Hebert, Turks Head Bldg., Providence, R.I.

Organized.—June 1, 1877. *Commenced business.*—June 1, 1877.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$541,681 46
Book value of stocks	1,559,762 15
Cash in banks and other depositories	71,936 17
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	26,559 61
Total Ledger Assets	$2,199,939 39

Non-Ledger Assets

Interest accrued	$5,882 23
Total Non-Ledger Assets	$5,882 23
Gross Assets	$2,205,821 62
Deduct Assets Not Admitted:	
Deficiency of convention under book value of ledger assets (stocks)	142,317 56
Total Admitted Assets	$2,063,504 06

Liabilities

Net provision for unpaid losses and claims		$13,962 33
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,642,019 38	
Unearned premium deposits		884,653 87
Administration expense		492 69
Taxes due and accrued		2,586 97
Return premium deposits on expired policies		8 88
Total Liabilities		$901,704 74
Surplus of admitted assets over all liabilities		1,161,799 32
Total		$2,063,504 06

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$32,917 16	$965,784 92
Deduct:		
Reinsurance	Nil	4,666 09
Return premium deposits on cancelled business	5,128 52	122,665 26
Net premium deposits written	$27,788 64	$838,453 57
Reserve of unearned premium deposits:		
At beginning of year	$23,801 01	$829,733 57
At end of year	29,158 62	884,653 87
Increase	$5,357 61	$54,920 30
Net premium deposits earned	$22,431 03	$783,533 27
Net losses incurred	608 79	48,290 82
Administration and other expenses incurred	$65,043 49	
Investment expenses	4,353 01	
		69,396 50
Net gain in underwriting		$665,845 95

Income and Expenditure—*Continued*

Other revenue:		
Interest, dividends and rents earned	$78,010 15	
Increase in market value of investments	372,090 28	
		450,100 43
Other expenditure:		
Net loss from sale of investments		12,471 07
Net Gain for Policyholders on Operations for Year		$1,103,475 31

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$793,562 65
Net gain on operations brought down	1,103,475 31
Total	$1,897,037 96
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	733,153 99
Balance	$1,163,883 97
Deduct:	
Ledger assets not admitted	2,084 65
Surplus of Admitted Assets over all Liabilities	$1,161,799 32

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$10,910,133	$63,183 32	$290,548,651	$1,614,749 91
Written or renewed during year	5,877,094	32,917 16	177,863,105	964,770 25
Totals	$16,787,227	$96,100 48	$468,411,756	$2,579,520 16
Deduct cancelled and expired	5,496,472	31,400 60	170,114,968	938,840 38
Net in Force, Dec. 31, 1935	$11,290,755	$64,699 88	$298,296,788	$1,640,679 78
Other Classes:				
Gross in force, Dec. 31, 1934	$1,200	$8 40	$174,210	$1,557 95
Written or renewed during year	Nil	Nil	137,029	1,014 67
Totals	$1,200	$8 40	$311,239	$2,572 62
Deduct cancelled and expired	Nil	Nil	153,606	1,233 02
Net in Force, Dec. 31, 1935	$1,200	$8 40	$157,633	$1,339 60

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—$276,000.

What is the largest net aggregate amount insured in any one hazard?—$276,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$949 20	Nil	$36,701 10	$8,403 50
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Totals	$949 20	Nil	$36,701 10	$8,403 50
Less reinsurance on losses paid during year	Nil	Nil	Nil	Nil
Net losses paid	$949 20	Nil	$36,701 10	$8,403 50
Deduct net claims outstanding at beginning of year	110 97	Nil	7,721 69	3,054 42
Add net claims outstanding at end of year	*−229 44*	Nil	11,136 12	2,826 21
Net Losses Incurred	$608 79	Nil	$40,115 53	$8,175 29

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$27,788 64
Net losses paid in the Province	949 20
Percentage	3.42
Net premium deposits earned in the Province	$22,431 03
Net losses incurred in the Province	608 79
Percentage	2.71

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASS.

Officers.—President, E. V. French; Vice-Presidents, D. W. Bartlett, G. S. Young, E. A. Barrier; Secretary, F. W. Jones; Treasurer, G. S. Young.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, 350 Bay St., Toronto, Ont.

Directors.—Franklin W. Hobbs, Boston, Mass.; Robert Amory, Boston, Mass.; D. Wendell Bartlett, Boston, Mass.; Edward V. French, Boston, Mass.; Philip Y. De Normandie, Boston, Mass.; Thomas Luke, New York, N.Y.; Nathaniel Stevens, Boston, Mass.; David F. Edwards Boston, Mass.; William W. French, Schenectady, N.Y.; T. A. Russell, Toronto, Can.; Merton L. Emerson, Boston, Mass.; Wm. De Krafft, New York City.

Auditors.—Robert Dysart, C.P.A., Boston, Mass.

Organized.—February 8, 1860. *Commenced business.*—October 1, 1860.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures		$5,754,036 60
Book value of stocks		915,671 90
Cash—on hand	$1,455 52	
in banks and other depositories	603,187 97	
		604,643 49
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1935		85,117 21
Total Ledger Assets		$7,359,469 20

Non-Ledger Assets

Interest	$73,470 45
Total Non-Ledger Assets	$73,470 45
Gross Assets	$7,432,939 65
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	508,883 48
Total Admitted Assets	$6,924,056 17

Liabilities

Net provision for unpaid losses and claims		$67,926 46
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$4,326,884 40	
Unearned premium deposits		2,220,154 03
Administration expense		2,500 00
Taxes due and accrued		9,941 76
Total Liabilities		$2,300,522 25
Surplus of admitted assets over all liabilities		4,623,533 92
Total		$6,924,056 17

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$73,455 29	$2,926,034 53
Deduct return premium deposits on cancelled business	10,088 47	230,147 42
Net premium deposits written	$63,366 82	$2,695,887 11

Income and Expenditure—*Continued*

Reserve of unearned premium deposits:		
At beginning of year	$41,131 79	$2,153,144 60
At end of year	52,182 58	2,220,154 03
Increase	$11,050 79	$67,009 43
Net premium deposits earned	$52,316 03	$2,628,877 68
Net losses incurred	2,319 26	165,409 41
Administration and other expenses:		
Administration	$258,400 46	
Directors' fees	1,525 00	
Legal	2,705 59	
Taxes and licenses	9,670 34	
		272,301 39
Net gain in underwriting		$2,191,166 88
Other revenue:		
Interest, dividends and rents earned	$280,834 37	
Profit on sale of investments	37,898 90	
Increase in book value of investments	2,774 56	
Increase in market value of investments	61,780 65	
		383,288 48
Other expenditure:		
Loss from sale of investments		2,738 00
Net Gain for Policyholders on Operations for Year		$2,571,717 36

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$3,993,441 16
Net gain on operations brought down	2,571,717 36
Contingency reserve	443,691 53
Total	$7,008,850 05
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	2,373,384 53
Balance	$4,635,465 52
Deduct:	
Ledger assets not admitted	11,931 60
Surplus of Admitted Assets over all Liabilities	$4,623,533 92

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$21,966,558	$133,357 85	$777,692,445	$4,227,501 63
Written or renewed during year	12,639,841	73,455 29	536,626,572	2,926,034 53
Totals	$34,606,399	$206,813 14	$1,314,319,017	$7,153,536 16
Deduct cancelled and expired	12,126,271	70,595 55	514,301,548	2,826,651 76
Net in Force, Dec. 31, 1935	$22,480,128	$136,217 59	$800,017,469	$4,326,884 40

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%; five years, 75%.

What is the largest gross aggregate amount insured in any one hazard?—$950,000.

What is the largest net aggregate amount insured in any one hazard?—$950,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, and Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$7,060 42	$255 13	$108,913 69	$17,762 07
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Totals	$7,060 42	$255 13	$108,913 69	$17,762 07
Deduct net claims outstanding at beginning of year	5,075 53	24 00	24,476 80	4,716 01
Add net claims outstanding at end of year	67 31	35 93	56,517 94	11,408 52
Net Losses Incurred	$2,052 20	$267 06	$140,954 83	$24,454 58

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$63,366 82
Net losses paid in the Province	7,315 55
Percentage	11.54
Net premium deposits earned in the Province	$52,316 03
Net losses incurred in the Province	2,319 26
Percentage	4.43

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Officers.—President, Charles H. Smith; Vice-President, Chas. E. Rigby; Secretary, Howard I. Lee; Treasurer, C. H. Smith.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors or Trustees.—Charles H. Merriman, Providence, R.I.; Royal C. Taft, Providence, R.I.; Henry L. Tiffany, New Bedford, Mass.; George H. Wilcox, Meriden, Conn.; Harvey A. Higgins, Cleveland, Ohio; Herbert G. Beede, Pawtucket, R.I.; Charles H. Smith, Providence, R.I.; Morell Mackenzie, Providence, R.I.; John B. Lewis, Providence, R.I.; William R. L. McBee, South Willington, Conn.; S. Marshall Beattie, Greenville, S.C.; John D. Finn, New York, N.Y.; F. W. Evens, Montreal, Que.; C. L. Peirce, Jr., Pittsburgh, Pa.

Auditors.—Charles H. Smith and Royal C. Taft, Audit Committee; Felix Hebert, Auditor.

Organized.—1868. *Commenced business.*—1868.

Commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$1,841,418 51
Book value of stocks	1,727,579 31
Cash in banks and other depositories	164,347 86
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	49,499 51
Total Ledger Assets	$3,782,845 19

Non-Ledger Assets

Interest due, $5,375.00; accrued, $13,205.36	$18,580 36
Total Non-Ledger Assets	$18,580 36
Gross Assets	$3,801,425 55
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	413,757 35
Total Admitted Assets	$3,387,668 20

Liabilities

Net provision for unpaid losses and claims		$31,604 13
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$2,831,848 54	
Unearned premium deposits		1,498,567 30
Administration expense		1,073 17
Taxes due and accrued		9,500 00
Total Liabilities		$1,540,744 60
Surplus of admitted assets over all liabilities		1,846,923 60
Total		$3,387,668 20

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$50,117 28	$1,694,077 24
Deduct:		
Return premium deposits on cancelled business	6,728 09	184,910 93
Net premium deposits written	$43,389 19	$1,509,166 31

Income and Expenditure—*Continued*

Reserve of unearned premium deposits:		
At beginning of year	$38,004 67	$1,426,851 15
At end of year	43,081 13	1,498,567 30
Increase	$5,076 46	$71,716 15
Net premium deposits earned	$38,312 73	$1,437,450 16
Net losses incurred	1,502 36	101,066 05
Administration and other expenses:		
Administration	$64,682 95	
Directors' fees	3,215 84	
Legal	1,607 47	
Taxes and licenses	11,334 57	
Association fees, etc	97,432 62	
		178,273 45
Net gain in underwriting		$1,158,110 66
Other revenues:		
Interest, dividends and rents earned	$135,033 70	
Increase in market value of investments	441,075 38	
Profit on sale of investments	65,184 64	
		641,293 72
Other expenditures:		
Loss on sale of investments		152,658 88
Net Gain for Policyholders on Operations for Year		$1,646,745 50

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$1,466,813 97
Net gain on operations brought down	1,646,745 50
Total	$3,113,559 47
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	1,262,198 58
Balance	$1,851,360 89
Deduct:	
Ledger assets not admitted	4,437 29
Surplus of Admitted Assets over all Liabilities	$1,846,923 60

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$16,639,544	$99,901 57	$497,490,369	$2,759,878 44
Written or renewed during year	8,658,617	50,117 28	307,822,736	1,694,077 24
Totals	$25,298,161	$150,018 85	$805,313,105	$4,453,955 68
Deduct cancelled and expired	8,211,378	47,857 40	291,478,490	1,622,107 14
Net in Force, Dec. 31, 1935	$17,086,783	$102,161 45	$513,834,615	$2,831,848 54

Miscellaneous

To what extent is the liability of policyholders limited?—By charter to five times the cash premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82.58%; four years, 77.58%.

What is the largest gross aggregate amount insured in any one hazard?—$150,000.

What is the largest net aggregate amount insured in any one hazard?—$150,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, Use and Occupancy.

Losses	In the Province	All Business
	Fire	Fire
Gross claims paid during year	$3.139 05	$90,760 03
Net losses paid	$3,139 05	$90,760 03
Deduct net claims outstanding at beginning of year	1,801 11	21,298 11
Add net claims outstanding at end of year	164 42	31,604 13
Net Losses Incurred	$1,502 36	$101,066 05

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$43,389 19
Net losses paid in the Province	3.139 05
Percentage	7.23
Net premium deposits earned in the Province	$38,312 73
Net losses incurred in the Province	1,502 36
Percentage	3.92

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

Officers.—President, M. B. Dalton; Vice-Presidents, H. D. Hall, J. W. Lord, H. L. Carter; Secretary, H. D. Hall; Treasurer, E. F. Robinson.

Chief Representative in the Province.—H. D. Jones, 350 Bay St., Toronto.

Directors or Trustees.—S. Bruce Black, Boston, Mass.; Marshall B. Dalton, Boston, Mass.; John A. Sweetser, New York, N.Y.; Nathaniel F. Ayer, Boston, Mass.; Clifford F. Hollister, Waterbury, Conn.; F. C. McDuffie, Boston, Mass.; F. C. Dumaine, Boston, Mass.; R. H. I. Goddard, Providence, R.I.; Frank Cheney, Jr., South Manchester, Conn.; R. T. Lyman, Boston, Mass.; H. De F. Lockwood, Boston, Mass.; E. K. Swift, Whitinsville, Mass.; A. E. Colby, Boston, Mass.; Robert Amory, Boston, Mass.; Dexter Stevens, Esmond, R.I.

Auditor.—Hugh Dysart, Boston, Mass.

Organized.—April 15, 1850. *Commenced business.*—October 15, 1850.

Commenced business in the Province.—September 12, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures		$6,256,035 34
Book value of stocks		740,127 69
Cash—on hand	$1,904 77	
in banks and other depositories	385,317 54	
		387,222 31
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1935		246,946 47
Total Ledger Assets		$7,630,331 81

Non-Ledger Assets

Interest accrued	$71,909 71
Total Non-Ledger Assets	$71,909 71
Gross Assets	$7,702,241 52
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	387,185 53
Total Admitted Assets	$7,315,055 99

Liabilities

Net provision for unpaid losses and claims		$74,794 51
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$5,625,233 09	
Unearned premium deposits		2,902,155 45
Administration expense		3,141 39
Taxes due and accrued		8,620 95
Unearned premiums on reinsurance in companies not qualified		659 02
Total Liabilities		$2,989,371 32
Surplus of admitted assets over all liabilities		4,325,684 67
Total		$7,315,055 99

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$95,677 19	$3,858,461 41
Deduct:		
Reinsurance	Nil	4,122 44
Return premium deposits on cancelled business	12,660 00	285,929 51
Net premium deposits written	$83,017 19	$3,568,409 46
Reserve of unearned premium deposits:		
At beginning of year	$44,734 10	$2,757,209 60
At end of year	67,517 88	2,902,155 45
Increase or decrease	$22,783 78	$144,945 85
Net premium deposits earned	$60,233 41	$3,423,463 61
Net losses incurred	4,156 29	183,573 84
Administration and other expenses:		
Administration	$318,660 32	
Directors' fees	5,288 80	
Legal	3,518 09	
Taxes and licenses	13,156 10	
		340,623 31
Net gain in underwriting		$2,899,266 46

Income and Expenditure—*Continued*

Other revenue:		
Interest, dividends and rents earned	$275,751 20	
Profit on sale of investments	113,707 02	
		389,458 22
Other expenditure:		
Loss from sale of ledger assets	$200,624 95	
Decrease in market value of investments	49,904 15	
		250,529 10
Net Gain for Policyholders on Operations for Year		$3,038,195 58

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$3,864,682 66
Net gain on operations brought down	3,038,195 58
Contingency reserve	552,594 42
Total	$7,455,472 66
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	3,058,362 04
Balance	$4,397,110 62
Deduct:	
Ledger assets not admitted	71,425 95
Surplus of Admitted Assets over all Liabilities	$4,325,684 67

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$27,106,949	$160,582 32	$1,011,942,805	$5,398,781 40
Written or renewed during year	16,181,982	95,677 19	721,199,598	3,858,807 01
Totals	$43,288,931	$256,259 51	$1,733,142,403	$9,257,588 41
Deduct cancelled and expired	14,704,737	85,553 71	674,947,109	3,627,927 34
Gross in force, Dec. 31, 1935	$28,584,194	$170,705 80	$1,058,195,294	$5,629,661 07
Deduct reinsured	Nil	Nil	911,800	4,427 98
Net in Force, Dec. 31, 1935	$28,584,194	$170,705 80	$1,057,283,494	$5,625,233 09

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 81.16%; five years, 76.58%.

What is the largest gross aggregate amount insured in any one hazard?—$800,000.

What is the largest net aggregate amount insured in any one hazard?—$800,000.

Give classes of insurance written.—Fire, Use and Occupancy, Sprinkler Leakage, and Windstorm.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$8,690 35	$281 98	$115,462 82	$26,172 78
Net losses paid	$8.690 35	$281 98	$115,462 82	$26,172 78
Deduct net claims outstanding at beginning of year	4,798 03	119 95	23,197 04	8,659 23
Add net claims outstanding at end of year	52 80	49 14	62,243 28	11,551 23
Net Losses Incurred	$3,945 12	$211 17	$154,509 06	$29,064 78

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$83.017 19
Net losses paid in the Province	8,972 33
Percentage	10.80
Net premium deposits earned in the Province	$60,233 41
Net losses incurred in the Province	4,156 29
Percentage	6.90

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

Officers.—President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Name and address of Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; E. H. Clapp, Boston, Mass.; R. N. Fowler, Holyoke, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal St., Boston, Mass.

Organized.—October 19, 1875. *Commenced business.*—October 20, 1875.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures		$1,598,360 35
Book value of stocks		28,400 00
Cash—on hand	$285 16	
in banks and other depositories	108,387 47	
		108,672 63
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1935		18,079 60
Total Ledger Assets		$1,753,512 58

Non-Ledger Assets

Interest accrued	$21,467 51
Total Non-Ledger Assets	$21,467 51
Gross Assets	$1,774,980 09
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	48,666 12
Total Admitted Assets	$1,726,313 97

Liabilities

Net provision for unpaid losses and claims		$15,913 60
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,104,726 20	
Unearned premium deposits		564,205 84
Administration expense		1,818 92
Taxes due and accrued		3,930 56
Total Liabilities		$585,868 92
Surplus of admitted assets over all liabilities		1,140,445 05
Total		$1,726,313 97

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$20,533 73	$696,505 17
Deduct:		
Return premium deposits on cancelled business	2,294 58	77,547 07
Net premium deposits written	$18,239 15	$618,958 10
Reserve of unearned premium deposits:		
At beginning of year	$14,689 20	$558,119 20
At end of year	16,624 99	564,205 84
Increase	$1,935 79	$6,086 64
Net premium deposits earned	$16,303 36	$612,871 46
Net losses incurred	564 50	41,868 15
Administration and other expenses:		
Administration	$63,907 24	
Directors' fees	808 50	
Legal	706 73	
Taxes and licenses	3,363 57	
		68,786 04
Net gain in underwriting		$502,217 27

Income and Expenditure—*Continued*

Other revenue:		
Interest, dividends and rents earned	$74,908 92	
Profit on sale of investments	24,429 86	
		99,338 78
Other expenditure:		
Decrease in market value of investments	$21,069 58	
Loss on sale of investments	14,186 02	
Decrease in book value of investments	8,895 53	
Investment expenses	2,014 24	
		46,165 37
Net Gain for Policyholders on Operations for Year		$555,390 68

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$1,113,300 89
Net gain on operations brought down	555,390 68
Contingency reserve	13,336 98
Total	$1,682,028 55
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	537,853 27
Balance	$1,144,175 28
Deduct:	
Ledger assets not admitted	3,730 23
Surplus of Admitted Assets over all Liabilities	$1,140,445 05

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$5,651,009	$36,953 62	$186,498,082	$1,078,569 39
Written or renewed during year	3,132,151	20,533 73	121,801,263	696,505 17
Totals	$8,783,160	$57,487 35	$308,299,345	$1,775,074 56
Deduct cancelled and expired	2,960,370	19,856 07	115,406,761	670,348 36
Net in Force, Dec. 31, 1935	$5,822,790	$37,631 28	$192,892,584	$1,104,726 20
Other Classes:				
Gross in force, Dec. 31, 1934	Nil	Nil	$70,841	$522 14
Written or renewed during year	Nil	Nil	Nil	Nil
Totals	Nil	Nil	$70,841	$522 14
Deduct cancelled and expired	Nil	Nil	70,841	522 14
Net in Force, Dec. 31, 1935	Nil	Nil	Nil	Nil

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—$90,000.

What is the largest net aggregate amount insured in any one hazard?—$90,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,361 92	$44 58	$28,120 05	$5,184 61
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	$1,361 92	$44 58	$28,120 05	$5,184 61
Deduct net claims outstanding at beginning of year	810 00	50 00	5,993 11	1,357 00
Add net claims outstanding at end of year	11 00	7 00	11,700 60	4,213 00
Net Losses Incurred	$562 92	$1 58	$33,827 54	$8,040 61

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$18,239 15
Net losses paid in the Province	1,406 50
Percentage	7.71
Net premium deposits earned in the Province	$16,303 36
Net losses incurred in the Province	564 50
Percentage	3.46

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph; Earl W. Harrington, Arthur A. Longley, Clarke Freeman, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Representative in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Can.; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditors.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1874. *Commenced business.*—1874.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$542,686 58
Book value of stocks	1,530,334 89
Cash in banks and other depositories	74,172 00
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	26,559 60
Total Ledger Assets	$2,173,753 07

Non-Ledger Assets

Interest accrued	$6,075 14
Total Non-Ledger Assets	$6,075 14
Gross Assets	$2,179,828 21
Deduct Assets Not Admitted:	
Deficiency of convention under book value of ledger assets	145,714 57
Total Admitted Assets	$2,034,113 64

Liabilities

Net provision for unpaid losses and claims		$13,962 34
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,642,019 38	
Unearned premium deposits		884,653 87
Administration expense		492 69
Taxes due and accrued		2,586 97
Return premium deposits on expired risks		8 88
Total Liabilities		$901,704 75
Surplus of admitted assets over all liabilities		1,132,408 89
Total		$2,034,113 64

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$32,917 06	$965,784 92
Deduct:		
Reinsurance	Nil	$4,666 09
Return premium deposits on cancelled business	$5,128 52	122,665 25
Net premium deposits written	$27,788 64	$838,453 58

Income and Expenditure—*Continued*

Reserve of unearned premium deposits:		
At beginning of year	$23,801 02	$829,733 57
At end of year	29,158 62	884,653 87
Increase	$5,357 60	$54,920 30
Net premium deposits earned	$22,431 04	$783,533 28
Net losses incurred	608 79	48,290 81
Administration and other expenses	$65,070 90	
Investment expenses	4,320 46	
		69,391 36
Net gain in underwriting		$665,851 11
Other revenue:		
Interest, dividends and rents earned	$76,020 58	
Increase in market value of investments	364,186 91	
		440,207 49
Other expenditure:		
Net loss from sale of investments		10,672 78
Net Gain for Policyholders on Operations for Year		$1,095,385 82

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$772,261 71
Net gain on operations brought down	1,095,385 82
Total	$1,867,647 53
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	733,153 99
Balance	$1,134,493 54
Deduct:	
Ledger assets not admitted	2,084 65
Surplus of Admitted Assets over all Liabilities	$1,132,408 89

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$10,910,133	$63,183 32	$290,548,651	$1,614,749 91
Written or renewed during year	5,877,094	32,917 16	177,863,105	964,770 25
Totals	$16,787,227	$96,100 48	$468,411,756	$2,579,520 16
Deduct cancelled and expired	5,496,472	31,400 60	170,114,968	938,840 38
Net in Force, Dec. 31, 1935	$11,290,755	$64,699 88	$298,296,788	$1,640,679 78
Other Classes:				
Gross in force, Dec. 31, 1934	$1,200	$8 40	$174,210	$1,557 95
Written or renewed during year	Nil	Nil	137,029	1,014 67
Totals	$1,200	$8 40	$311,239	$2,572 62
Deduct cancelled and expired	Nil	Nil	153,606	1,233 02
Net in Force, Dec. 31, 1935	$1,200	$8 40	$157,633	$1,339 60

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—$276,000.

What is the largest net aggregate amount insured in any one hazard?—$276,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$949 20	Nil	$36,701 11	$8,403 49
Net losses paid	$949 20	Nil	$36,701 11	$8,403 49
Deduct net claims outstanding at beginning of year	110 95	Nil	7,721 69	3,054 44
Add net claims outstanding at end of year	*—229 46*	Nil	11,136 13	2,826 21
Net Losses Incurred	$608 79	Nil	$40,115 55	$8,175 26

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$27,788 64
Net losses paid in the Province	949 20
Percentage	3.42
Net premium deposits earned in the Province	$22,431 03
Net losses incurred in the Province	608 79
Percentage	2.71

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 84 NORTH MAIN ST., FALL RIVER, MASS.

Officers.—President, James E. Osborn; Secretary, H. N. G. Terry; Treasurer, James W. Brigham.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—James E. Osborn, Fall River, Mass.; Spencer Borden, Fall River, Mass.; Charles N. Borden, Fall River, Mass.; Nathan Durfee, Fall River, Mass.; James A. Burke, Fall River, Mass.; Joseph K. Milliken, North Dighton, Mass.; Andrew G. Pierce, New Bedford, Mass.; James E. Stanton, New Bedford, Mass.; Marshall B. Dalton, Boston, Mass.

Auditor.—Harry L. French, Fall River, Mass.

Organized.—February 11, 1870. *Commenced business.*—May 1, 1870.

Commenced business in Canada.—October 20, 1927. *In the Province.*—October 21, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures		$1,734,333 48
Book calue of stocks		279,160 20
Cash—on hand	$69 39	
in banks and other depositories	111,101 67	
		125,326 76
Premium deposits in course of collection: Written on or subsequent to October 1, 1935		21,283 64
Total Ledger Assets		$2,160,104 08

Non-Ledger Assets

Interest accrued	$22,818 38
Excess of market over book value of securities	59,364 01
Total Non-Ledger Assets	$82,182 39
Total Admitted Assets	$2,242,286 47

Liabilities

Net provision for unpaid losses and claims		$24,706 30
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,600,230 19	
Unearned premium deposits		821,514 48
Administration expense		44 55
Inspection expense		1,940 84
Taxes due and accrued		1,964 22
Total Liabilities		$850,170 39
Surplus of admitted assets over all liabilities		1,392,116 08
Total		$2,242,286 47

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$27,812 16	$1,102,498 96
Deduct:		
Return premium deposits on cancelled business	4,554 88	95,393 15
Net premium deposits written	$23,257 28	$1,007,105 81
Reserve of unearned premium deposits:		
At beginning of year	$18,271 85	$806,387 27
At end of year	18,970 96	821,514 48
Increase	$699 11	$15,127 21
Net premium deposits earned	$22,558 17	$991,978 60
Net losses incurred	480 43	63,937 03
Administration and other expenses:		
Administration	$63,849 93	
Directors' fees	1,440 00	
Legal	948 75	
Taxes and licenses	4,262 76	
Investment expense	5,152 74	
Excess reinsurance treaty	4,197 31	
		79,851 49
Net gain in underwriting		$848,190 08
Other revenue:		
Interest, dividends and rents earned	$87,076 87	
Profit on sale of investments	35,110 10	
Increase in market value of investments	105,981 28	
		228,168 25
Other expenditure:		
Loss on sale of investments		83,243 47
Net Gain for Policyholders on Operations for Year		$993,114 86

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$1,317,585 54
Net gain on operations brought down	993,114 86
Total	$2,310,700 40
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	911,357 48
Balance	$1,399,342 92
Deduct:	
Ledger assets not admitted	7,226 84
Surplus of Admitted Assets over all Liabilities	$1,392,116 08

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$9,210,975	$56,382 50	$285,849,027	$1,580,473 54
Written or renewed during year	4,664,671	27,812 16	199,271,595	1,102,498 96
Totals	$13,875,646	$84,194 66	$485,120,622	$2,682,972 50
Deduct cancelled and expired	4,706,300	27,776 50	194,266,071	1,082,742 31
Net in Force, Dec. 31, 1935	$9,169,346	$56,418 16	$290,854,551	$1,600,230 19

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the cash premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%.

What is the largest gross aggregate amount insured in any one hazard?—$250,000.

What is the largest net aggregate amount insured in any one hazard?—$250,000.

Give classes of insurance written.—Fire, Use and Occupancy, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, and Aircraft.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$2,791 07	$206 04	$43,996 91	$6,804 90
Expenses of adjustment and settlement of losses	98 08	7 23	1,545 76	239 18
Net losses paid	$2,889 15	$213 27	$45,542 67	$7,044 08
Deduct net claims outstanding at beginning of year	2,524 47	132 00	11,365 09	1,990 93
Add net claims outstanding at end of year	26 31	8 17	18,705 02	6,001 28
Net Losses Incurred	$390 99	$89 44	$52,882 60	$11,054 43

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$23,257 28
Net losses paid in the Province	3,102 42
Percentage	13.34
Net premium deposits earned in the Province	$22,558 17
Net losses incurred in the Province	480 43
Percentage	2.13

FIREMEN'S MUTUAL INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

Officers.—President, Frederick T. Moses; Vice-Presidents, Charles G. Easton, Carl A. Moses, M. H. Matthes; Secretary, Charles G. Easton; Treasurer, Frederick T. Moses.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—Stephen O. Metcalf, Russell Grinnell, J. Arthur Atwood, Frank E. Richmond, Charles D. Owen, John L. Wilds, Shelby M. Jett, Frederick T. Moses, John Omwake, William P. Chapin, Robert R. Jenks, Carl A. Moses, Harris H. Bucklin, M. H. Matthes, A. Livingstone Kelley.

Organized.—May, 1854. *Commenced business.*—September, 1854.

Date commenced business in the Province.—August, 1927.

Auditor.—Felix Hebert.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of real estate, less encumbrances	$137,869 31
Mortgage loans on real estate—first liens	185,288 76
Book value of bonds and debentures	2,169,103 06
Book value of stocks	2,128,060 32
Cash in banks and other depositories	257,054 01
Premium deposits in course of collection: Written on or subsequent to October 1, 1935	79,710 27
Total Ledger Assets	$4,957,085 73

Non-Ledger Assets

Interest due, $11,980.00; accrued, $16,906.56	$28,886 56
Total Non-Ledger Assets	$28,886 56
Gross Assets	$4,985,972 29
Deduct Assets Not Admitted: Deficiency of market under book value of ledger assets	230,716 71
Total Admitted Assets	$4,755,255 58

Liabilities

Net provision for unpaid losses and claims		$37,464 57
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$4,258,986 73	
Unearned premium deposits		2,257,532 93
Administration expense		8,905 00
Taxes due and accrued		15,457 00
Mortgage interest paid in advance		77 00
Total Liabilities		$2,319,436 50
Surplus of admitted assets over all liabilities		2,435,819 08
Total		$4,755,255 58

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$71,546 80	$2,503,603 34
Deduct:		
Return premium deposits on cancelled business	7,779 39	295,401 75
Net premium deposits written	$63,767 41	$2,208,201 59
Reserve of unearned premium deposits:		
At beginning of year	$55,334 44	$2,148,961 70
At end of year	62,052 07	2,257,532 93
Increase	$6,717 63	$108,571 23
Net premium deposits earned	$57,049 78	$2,099,630 36
Net losses incurred	1,933 43	130,553 85
Administration and other expenses:		
Administration	$297,258 64	
Legal	2,936 83	
Taxes and licenses	13,375 97	
		315,571 44
Net gain in underwriting		$1,653,505 07
Other revenue:		
Interest, dividends and rents earned	$208,463 12	
Increase in market value of investments	443,025 58	
		651,488 70
Other expenditure:		
Loss from sale of investments	$121,738 86	
Loss from difference in unpaid premiums	809 97	
		122,548 83
Net Gain for Policyholders on Operations for Year		$2,180,444 94

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$2,097,757 14
Net gain on operations brought down	2,182,444 94
Contingency reserve	16,240 02
	$4,296,442 10
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	1,853,673 02
	$2,442,769 08
Deduct:	
Ledger assets not admitted	6,950 00
Surplus of Admitted Assets over all Liabilities	$2,435,819 08

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$21,650,222	$143,571 52	$751,745,323	$4,174,683 48
Written or renewed during year	11,795,117	71,546 80	455,220,687	2,503,603 34
Totals	$33,445,339	$215,118 32	$1,206,966,010	$6,678,286 82
Deduct cancelled and expired	12,568,132	77,934 91	433,438,214	2,419,300 09
Net in Force, Dec. 31, 1935	$20,877,207	$137,183 41	$773,527,796	$4,258,986 73

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93.4%; two years, 87.4%; three years, 81.4%; four years, 75.8%.

What is the largest gross aggregate amount insured in any one hazard?—$262,000.

What is the largest net aggregate amount insured in any one hazard?—$262,000.

Give classes of insurance written.—Fire.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$3,016 11	$199 13	$102,751 67	$25,575 61
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	$3,016 11	$199 13	$102,751 67	$25,575 61
Deduct net claims outstanding at beginning of year	1,591 70	379 06	26,071 00	9,167 00
Add net claims outstanding at end of year	688 95	Nil	37,464 57	Nil
Net Losses Incurred	$2,113 36	*—$179 93*	$114,145 24	$16,408 61

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$63,767 41
Net losses paid in the Province	3,215 24
Percentage	5.04
Net premium deposits earned in the Province	$57,049 78
Net losses incurred in the Province	1,933 43
Percentage	3.39

HOPE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 720 GROSVENOR BUILDING, PROVIDENCE, R.I.

Officers.—President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ontario.

Directors.—Zechariah Chafee, Providence, R.I.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Franklin R. Johnson, Boston, Mass.; E. A. Moore, New Britain, Conn.; Charles C. Stover, Providence, R.I.; Ernest Kerr, Providence, R.I.; Paul T. Wise, Brooklyn, N.Y.; Charles E. Cotting, Boston, Mass.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Bristol, R.I.; Dexter Stevens, Esmond, R.I.; Edwin S. Boyer, New York, N.Y.; Curtis A. Sanford, New York, N.Y.

Auditor.—Felix Hebert, Providence, R.I.
Organized.—March, 1875. *Commenced business.*—April, 1875.
Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures		$1,094,460 23
Book value of stocks		318,462 32
Cash—on hand	$500 00	
in banks and other depositories	51,307 50	
		51,807 50
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1935		18,020 77
Total Ledger Assets		$1,482,750 82

Non-Ledger Assets

Interest accrued	$8,947 78
Total Non-Ledger Assets	$8,947 78
Gross Assets	$1,491,698 60
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	149,108 28
Total Admitted Assets	$1,342,590 32

Liabilities

Net provision for unpaid losses and claims		$10,626 86
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,079,267 96	
Unearned premium deposits		574,870 62
Administration expense		4,442 59
Total Liabilities		$589,940 04
Surplus of admitted assets over all liabilities		752,650 25
Total		$1,342,590 32

Income and Expenditure

		In the Province	All Business
Gross premium deposits written		$21,782 37	$631,275 64
Deduct:			
Return premium deposits on cancelled business		2,983 62	69,139 60
Net premium deposits written		$18,798 75	$562,136 04
Reserve of unearned premium deposits:			
At beginning of year		$17,929 82	$551,140 53
At end of year		19,223 60	574,870 62
Increase		$1,293 78	$23,730 09
Net premium deposits earned		$17,504 97	$538,405 95
Net losses incurred		498 22	39,448 55
Administration and other expenses:			
Administration		$78,708 95	
Legal		936 58	
Taxes and licenses		3,910 63	
			83,556 16
Net gain in underwriting			$415,401 24
Other revenue:			
Interest, dividends and rents earned		$50,841 12	
Increase in market value of investments		12,611 73	
Profit on sale of investments		11,461 27	
			74,914 12
Other expenditure:			
Decrease in book value of investments		$2,018 50	
Loss on sale of investments		2,669 57	
Investment expense		1,810 98	
			6,499 05
Net Gain for Policyholders on Operations for Year			$483,816 31

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$743,714 11
Net gain on operations brought down	483,816 31
Total	$1,227,530 42
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	471,708 08
Balance	$755,822 34
Deduct:	
Ledger assets not admitted	3,172 09
Surplus of Admitted Assets over all Liabilities	$752,650 25

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$7,742,091	$46,468 68	$184,137,770	$1,056,921 22
Written or renewed during year	3,670,459	21,782 37	111,300,573	631,275 64
Totals	$11,412,550	$68,251 05	$295,438,343	$1,688,196 86
Deduct cancelled and expired	4,025,296	23,142 18	105,664 292	608,928 90
Net in Force, Dec. 31, 1935	$7,387,254	$45,108 87	$189,774,051	$1,079,267 96

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94 %; two years, 88 %; three years, 82 %; four years, 77 %; five years, 72 %.

What is the largest gross aggregate amount insured in any one hazard?—$125,000.

What is the largest net aggregate amount insured in any one hazard?—$125,000.

Give classes of insurance written.—Fire, Windstorm, Sprinkler Leakage, and Use and Occupancy.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$826 17	$55 15	$30,448 73	$5,277 47
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	$826 17	$55 15	$30,448 73	$5,277 47
Deduct net claims outstanding at beginning of year	391 00	16 00	5,433 07	1,471 44
Add net claims outstanding at end of year	16 01	7 89	8,275 85	2,351 01
Net Losses Incurred	$451 18	$47 04	$33,291 51	$6,157 04

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$18,798 75
Net losses paid in the Province	881 32
Percentage	4.68
Net premium deposits earned in the Province	$17,504 97
Net losses incurred in the Province	498 22
Percentage	2.84

INDUSTRIAL MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Officers.—President, Edwin N. Bartlett; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ontario.

Directors.—E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; E. H. Clapp, Boston, Mass.; J. K. Milliken, North Dighton, Mass.; R. N. Fowler, Holyoke, Mass.; C. N. Stoddard, Greenfield, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal St., Boston, Mass.

Organized.—April 17, 1890. *Commenced business.*—June 1, 1890.

Date commenced business in the Province.—March 20, 1929.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$913,478 75
Book value of stocks	14,200 00
Cash in banks and other depositories	59,041 60
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	9,039 77
Total Ledger Assets	$995,760 12

Non-Ledger Assets

Interest accrued	$12,164 16
Total Non-Ledger Assets	$12,164 16
Gross Assets	$1,007,924 28
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	16,165 80
Total Admitted Assets	$991,758 48

Liabilities

Net provision for unpaid losses and claims		$7,984 29
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$551,997 61	
Unearned premium deposits		281,852 53
Administration expense		909 45
Taxes due and accrued		2,270 48
Total Liabilities		$293,016 75
Surplus of admitted assets over all liabilities		698,741 73
Total		$991,758 48

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$10,266 87	$348,049 58
Deduct:		
Return premium deposits on cancelled business	1,147 32	38,773 54
Net premium deposits written	$9,119 55	$309,276 04
Reserve of unearned premium deposits:		
At beginning of year	$7,344 63	$278,924 16
At end of year	8,310 65	281,852 53
Increase	$966 02	$2,829 37
Net premium deposits earned	$8,153 53	$306,347 67
Net losses incurred	282 25	20,817 36
Administration and other expenses:		
Administration	$32,283 36	
Directors' fees	708 50	
Legal	353 38	
Taxes and licenses	2,208 42	
		35,553 66
Net gain in underwriting		$249,976 65
Other revenue:		
Interest, dividends and rents earned	$42,480 45	
Profit on sale of investments	15,400 43	
		57,880 88
Other expenditure:		
Decrease in market value of investments	$9,086 86	
Loss on sale of investments	7,109 03	
Decrease in book value of investments	5,010 57	
Investment expenses paid	1,148 58	
		22,355 04
Net Gain for Policyholders on Operations for Year		$285,502 49

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$680,121 23
Net gain on operations brought down	285,502 49
Contingency reserve	3,904 74
Total	$969,528 46
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	268,926 62
Balance	$700,601 84
Deduct:	
Ledger assets not admitted	1,860 11
Surplus of Admitted Assets over all Liabilities	$698,741 73

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$2,825,501	$18,476 82	$93,224,041	$539,122 19
Written or renewed during year	1,566,074	10,266 87	60,848,133	348,049 58
Totals	$4,391,575	$28,743 69	$154,072,174	$887,171 77
Deduct cancelled and expired	1,480,181	9,928 05	57,703,382	335,174 16
Net in Force, Dec. 31, 1935	$2,911,394	$18,815 64	$96,368,792	$551,997 61
Other Classes:				
Gross in force, Dec. 31, 1934	Nil	Nil	$35,420	$261 08
Written or renewed during year	Nil	Nil	Nil	Nil
Totals	Nil	Nil	$35,420	$261 08
Deduct cancelled and expired	Nil	Nil	35,420	261 08
Net in Force, Dec. 31, 1935	Nil	Nil	Nil	Nil

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—$45,000.

What is the largest net aggregate amount insured in any one hazard?—$45,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$680 97	$22 28	$13,940 32	$2,592 30
Net losses paid	$680 97	$22 28	$13,940 32	$2,592 30
Deduct net claims outstanding at beginning of year	405 00	25 00	3,011 55	688 00
Add net claims outstanding at end of year	6 00	3 00	5,870 29	2,114 00
Net Losses Incurred	$281 97	$0 28	$16,799 06	$4,018 30

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$9,119 55
Net losses paid in the Province	703 25
Percentage	7.71
Net premium deposits earned in the Province	$8,153 53
Net losses incurred in the Province	282 25
Percentage	3.46

MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET STREET, PROVIDENCE, R.I.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel N. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Homes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn., Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William R. McColl, Providence, R.I.. Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1835. *Commenced business.*—1835.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures		$924,122 41
Book value of stocks		2,517,048 39
Cash—on hand	$5,487 52	
in banks and other depositories	293,725 35	
		299,212 87
Premium deposits in course of collection: Written on or subsequent to October 1, 1935		44,265 94
Total Ledger Assets		$3,784,649 61

Non-Ledger Assets

Interest accrued	$10,586 38
Total Non-Ledger Assets	$10,586 38
Gross Assets	$3,795,235 99
Deduct Assets Not Admitted: Deficiency of convention under book value of ledger assets	283,596 03
Total Admitted Assets	$3,511,639 96

Liabilities

Net provision for unpaid losses and claims		$23,270 56
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$2,736,698 96	
Unearned premium deposits		1,474,423 09
Administration expense		821 14
Taxes due and accrued		4,311 63
Return premium deposits on expired policies		14 81
Total Liabilities		$1,502,841 23
Surplus of admitted assets over all liabilities		2,008,798 73
Total		$3,511,639 96

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$54,861 92	$1,609,641 53
Deduct:		
Reinsurance	Nil	7,776 81
Return premium deposits on cancelled business	8,547 53	204,442 08
Net premium deposits written	$46,314 36	$1,397,422 64
Reserve of unearned premium deposits:		
At beginning of year	$39,668 33	$1,382,889 30
At end of year	48,577 69	1,474,423 09
Increase	$8,929 36	$91,533 79
Net premium deposits earned	$37,385 03	$1,305,888 85
Net losses incurred	1,014 68	80,484 68
Administration and other expenses	$126,397 86	
Investment expenses	7,714 35	
		134,112 21
Net gain in underwriting		$1,091,291 96
Other revenue:		
Interest, dividends and rents earned	$124,256 63	
Increase in market value of investments	567,526 82	
		691,783 45
Other expenditure:		
Net loss from sale of investments		22,204 49
Net Gain for Policyholders on Operations for Year		$1,760,870 92

Policyholders' Surplus

Balance forwarded, January 1, 1935	$1,473,325 56
Net gain on operations brought down	1,760,870 92
Total	$3,234,196 48
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	1,221,923 33
Balance	$2,012,273 15
Deduct:	
Ledger assets not admitted	3,474 42
Surplus of Admitted Assets over all Liabilities	$2,008,798 73

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$18,183,556	$105,305 54	$484,247,751	$2,691,249 84
Written or renewed during year	9,795,156	54,861 92	296,438,508	1,607,950 42
Totals	$27,978,712	$160,167 46	$780,686,259	$4,299,200 26
Deduct cancelled and expired	9,160,786	52,334 32	283,524,948	1,564,733 96
Net in Force, Dec. 31, 1935	$18,817,926	$107,833 14	$497,161,311	$2,734,466 30
Other Classes:				
Gross in force, Dec. 31, 1934	$2,000	$14 00	$290,350	$2,596 59
Written or renewed during year	Nil	Nil	228,383	1,691 11
Totals	$2,000	$14 00	$518,733	$4,287 70
Deduct cancelled and expired	Nil	Nil	256,010	2,055 04
Net in Force, Dec. 31, 1935	$2,000	$14 00	$262,723	$2,232 66

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 91 %; three years, 87 %; four years, 83 %; five years, 79 %.

What is the largest gross aggregate amount insured in any one hazard?—$460,000.

What is the largest net aggregate amount insured in any one hazard?—$460,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,582 00	Nil	$61,168 49	$14,005 84
Net losses paid	$1,582 00	Nil	$61,168 49	$14,005 84
Deduct net claims outstanding at beginning of year	184 90	Nil	12,869 47	5,090 74
Add net claims outstanding at end of year	—*382 42*	Nil	18,560 21	4,710 35
Net Losses Incurred	$1,014 68	Nil	$66,859 23	$13,625 45

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$46,314 39
Net losses paid in the Province	1,582 00
Percentage	3.42
Net premium deposits earned in the Province	$37,385 03
Net losses incurred in the Province	1,014 68
Percentage	2.71

MECHANICS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogart; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel N. Nicholson, Providence, R.I. Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; Wm. Gammell,Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; Wm. B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1871. *Commenced business.*—1871.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$658,639 78
Book value of stocks	1,727,098 95
Cash in banks and other depositories	66,088 57
Premium deposits in course of collection: Written on or subsequent to October 1, 1935	26,559 60
Total Ledger Assets	$2,478,386 90

Non-Ledger Assets

Interest accrued	$7,918 18
Total Non-Ledger Assets	$7,918 18
Gross Assets	$2,486,305 08
Deduct Assets Not Admitted: Deficiency of market value under book value of ledger assets	198,728 77
Total Admitted Assets	$2,287,576 31

Liabilities

Net provision for unpaid losses and claims		$13,962 33
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,642,079 38	
Unearned premium deposits		884,653 88
Administration expense		492 69
Taxes due and accrued		2,586 98
Return premium deposits on expired policies		8 88
Total Liabilities		$901,704 76
Surplus of admitted assets over all liabilities		1,385,871 55
Total		$2,287,576 31

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$32,917 16	$965,784 92
Deduct:		
Reinsurance	Nil	4,666 08
Return premium deposits on cancelled business	5,128 51	122,665 26
Net premium deposits written	$27,788 65	$838,453 58
Reserve of unearned premium deposits:		
At beginning of year	$23,801 02	$829,733 58
At end of year	29,158 62	884,653 88
Increase	$5,357 60	$54,920 30
Net premium deposits earned	$22,431 05	$783,533 28
Net losses incurred	608 79	48,290 81
Administration and other expenses	$95,168 89	
Investment expenses	5,557 91	100,726 80
Net gain in underwriting		$634,515 67
Other revenue:		
Interest, dividends and rents earned	$87,966 90	
Increase in market value of investments	392,462 62	480,429 52
Other expenditure:		
Net loss from sale of investments		12,565 36
Net Gain for Policyholders on Operations for Year		$1,102,379 83

Policyholders' Surplus

Balance forwarded, January 1, 1935	$1,018,730 36
Net gain on operations brought down	1,102,379 83
Total	$2,121,110 19
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	733,154 00
Balance	$1,387,956 19
Deduct:	
Ledger assets not admitted	2,084 64
Surplus of Admitted Assets over all Liabilities	$1,385,871 55

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$10,910,134	$63,183 32	$290,548,650	$1,614,749 90
Written or renewed during year	5,877,093	32,917 16	177,863,105	964,770 26
Totals	$16,787,227	$96,100 48	$468,411,755	$2,579,520 16
Deduct cancelled and expired	5,496,472	31,400 59	170,114,969	938,840 37
Net in Force, Dec. 31, 1935	$11,290,755	$64,699 89	$298,296,786	$1,640,679 79
Other Classes:				
Gross in force, Dec. 31, 1934	$1,200	$8 40	$174,210	$1,557 96
Written or renewed during year	Nil	Nil	137,029	1,014 66
Totals	$1,200	$8 40	$311,239	$2,572 62
Deduct cancelled and expired	Nil	Nil	153,605	1,233 03
Net in Force, Dec. 31, 1935	$1,200	$8 40	$157,634	$1,339 59

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—$276,000.

What is the largest net aggregate amount insured in any one hazard?—$276,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$949 19	Nil	$36,701 09	$8,403 51
Net losses paid	$949 19	Nil	$36,701 09	$8,403 51
Deduct net claims outstanding at beginning of year	110 95	Nil	7,721 69	3,054 43
Add net claims outstanding at end of year	—*229 45*	Nil	11,136 13	2,826 20
Net Losses Incurred	$608 79	Nil	$40,115 53	$8,175 28

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$27,788 65
Net losses paid in the Province	949 19
Percentage	3.42
Net premium deposits earned in the Province	$22,431 04
Net losses incurred in the Province	608 79
Percentage	2.71

MERCANTILE MUTUAL FIRE INSURANCE COMPANY

Head Office, 10 Weybosset St., Providence, R.I.

Officers.—President, F. T. Moses; Vice-Presidents, Carl A. Moses, M. H. Matthes, C. G. Easton; Secretary, J. M. Legris; Treasurer, F. T. Moses.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—Alfred U. Eddy, President Emeritus; Stephen O. Metcalf, J. Arthur Atwood, John L. Wilds, F. T. Moses, Charles D. Owen, William P. Chapin, Edward W. Swift, Robert R. Jenks, Carl A. Moses, Max H. Matthes, Frank E. Richmond, Russell Grinnell, Harris H. Bucklin, A. Livingstone Kelley.

Auditor.—Felix Hebert.

Organized.—1884. *Commenced business.*—August, 1884.

Date commenced business in Canada.—August, 1927. *In the Province.*—August, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Mortgage loans on real estate—first liens	$12,300 00
Book value of bonds and debentures	419,409 89
Book value of stocks	746,329 00
Cash in banks and other depositories	70,413 04
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	25,171 67
Total Ledger Assets	$1,273,623 60

Non-Ledger Assets

Interest due, $2,630.00; accrued, $2,415.72	$5,045 72
Total Non-Ledger Assets	$5,045 72
Gross Assets	$1,278,669 32
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	156,086 95
Total Admitted Assets	$1,122,582 37

Liabilities

Net provision for unpaid losses and claims		$11,830 82
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,344,943 18	
Unearned premium deposits		712,905 15
Administration expense		2,812 00
Taxes due and accrued		4,195 00
Total Liabilities		$731,742 97
Surplus of admitted assets over all liabilities		390,839 40
Total		$1,122,582 37

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$22,593 72	$790,611 58
Deduct:		
Return premium deposits on cancelled business	2,456 63	91,392 97
Net premium deposits written	$20,137 07	$699,218 61
Reserve of unearned premium deposits:		
At beginning of year	$17,477 60	$678,619 49
At end of year	17,082 91	712,905 15
Decrease and increase	$394 69	$34,285 66
Net premium deposits earned	$20,531 76	$664,932 95
Net losses incurred	610 55	41,500 82
Administration and other expenses:		
Administration	$67,815 85	
Legal	812 54	
Taxes and licenses	4,199 76	
		72,828 15
Net gain in underwriting		$550,603 98
Other revenue:		
Interest, dividends and rents earned	$44,324 27	
Profit on sale of investments	18,870 35	
Increase in book value of ledger assets	20,084 44	
Increase in market value of investments	106,907 05	
		190,186 11
Other expenditure:		
Decrease in book value of investments	$20,084 44	
Loss from sale of ledger assets	41,931 17	
		62,015 61
Net Gain for Policyholders on Operations for Year		$678,774 48

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$288,137 62
Net gain on operations brought down	678,774 48
Contingency reserve	14,139 19
Total	$981,051 29
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	585,370 41
Balance	$395,680 88
Deduct:	
Ledger assets not admitted	4,841 48
Surplus of Admitted Assets over all Liabilities	$390,839 40

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$6,813,912	$45,338 37	$237,393,260	$1,318,321 08
Written or renewed during year	3,724,774	22,593 72	143,753,901	790,611 58
Totals	$10,561,686	$67,932 09	$381,147,161	$2,108,932 66
Deduct cancelled and expired	3,968,884	24,611 02	136,875,231	763,989 48
Net in Force, Dec. 31, 1935	$6,592,802	$43,321 07	$244,271,930	$1,344,943 18

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93.4%; two years, 87.4%; three years, 81.4%; four years, 75.8%.

What is the largest gross aggregate amount insured in any one hazard?—$83,000.

What is the largest net aggregate amount insured in any one hazard?—$83,000.

Give classes of insurance written.—Fire.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$952 46	$62 88	$32,727 52	$8,076 48
Net losses paid	$952 46	$62 88	$32,727 52	$8,076 48
Deduct net claims outstanding at beginning of year	501 14	119 50	8,233 00	2,901 00
Add net claims outstanding at end of year	159 23	Nil	11,830 82	Nil
Net Losses Incurred	$667 17	*—$56 62*	$36,325 34	$5,175 48

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$20,137 07
Net losses paid in the Province	1,015 34
Percentage	5.04
Net premium deposits earned in the Province	$20,531 76
Net losses incurred in the Province	610 55
Percentage	2.97

MERCHANTS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Officers.—President, Charles H. Smith; Vice-President, Charles E. Rigby; Secretary, Howard I. Lee; Treasurer, Charles H. Smith.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ontario.

Directors.—Charles H. Merriman, Providence, R.I.; Royal C. Taft, Providence, R.I.; Henry L. Tiffany, New Bedford, Mass.; George H. Wilcox, Meriden, Conn.; Harvey A. Higgins, Cleveland, Ohio; Herbert G. Beede, Pawtucket, R.I.; Charles H. Smith, Providence, R.I.; Morell Mackenzie, Providence, R.I.; John B. Lewis, Providence, R.I.; William R. L. McBee, So. Willington, Conn.; S. Marshall Beattie, Greenville, S.C.; John D. Finn, New York, N.Y.; F. W. Evens, Montreal, Que.; C. R. Peirce, Jr., Pittsburgh, Pa.

Auditors.—Charles H. Smith and Royal C. Taft (Audit Committee). Felix Hebert, Auditor.

Organized.—1874. *Commenced business.*—1874.

Date commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$1,008,880 26
Book value of stocks	952,025 42
Cash in banks and other depositories	95,350 05
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	29,674 38
Total Ledger Assets	$2,085,930 11

Non-Ledger Assets

Interest due, $2,610.50; accrued, $7,723.61	$10,336 11
Total Non-Ledger Assets	$10,336 11
Gross Assets	$2,096,266 22
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	245,072 03
Total Admitted Assets	$1,851,194 19

Liabilities

Net provision for unpaid losses and claims		$17,347 32
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,646,416 86	
Unearned premium deposits		873,472 48
Administration expense		510 00
Taxes due and accrued		5,800 00
Total Liabilities		$897,129 80
Surplus of admitted assets over all liabilities		954,064 39
Total		$1,851,194 19

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$30,130 66	$973,543 00
Deduct:		
Return premium deposits on cancelled business	3,913 39	106,846 86
Net premium deposits written	$26,217 27	$866,696 14
Reserve of unearned premium deposits:		
At beginning of year	$22,427 34	$827,996 06
At end of year	26,421 76	873,472 48
Increase	$3,994 42	$45,476 42
Net premium deposits earned	$22,222 85	$821,219 72
Net losses incurred	932 72	56,428 27
Administration and other expenses:		
Administration	$36,688 41	
Directors' fees	1,940 16	
Legal	932 40	
Taxes and licenses	6,789 51	
Association fees, etc.	56,107 03	
		102,457 51
Net gain in underwriting		$662,333 94
Other revenue:		
Interest, dividends and rents earned	$73,116 02	
Profit on sale of investments	28,633 95	
Increase in market value of investments	238,852 83	
		340,602 80
Other expenditure:		
Loss on sale of investments		80,223 77
Net Gain for Policyholders on Operations for Year		$922,712 97

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$753,137 08
Net gain on operations brought down	922,712 97
Total	$1,675,850 05
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	719,202 90
Balance	$956,647 15
Deduct:	
Ledger assets not admitted	2,582 76
Surplus of Admitted Assets over all Liabilities	$954,064 39

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$10,471,442	$58,574 69	$289,051,626	$1,600,571 94
Written or renewed during year	5,185,558	30,130 66	177,106,728	973,543 00
Totals	$15,657,000	$88,705 35	$466,158,354	$2,574,114 94
Deduct cancelled and expired	4,904,263	28,673 74	167,090,093	927,698 08
Net in Force, Dec. 31, 1935	$10,752,737	$60,031 61	$299,068,261	$1,646,416 86

Miscellaneous

To what extent is the liability of policyholders limited?—By charter to five times the cash premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82.58%; four years, 77.58%.

What is the largest gross aggregate amount insured in any one hazard?—$85,000.

What is the largest net aggregate amount insured in any one hazard?—$85,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, and Use and Occupancy.

Losses

	In the Province	All Business
	Fire	Fire
Gross claims paid during year	$986 11	$51,285 19
Expenses of adjustment and settlement of losses	Nil	Nil
Net losses paid	$986 11	$51,285 19
Deduct net claims outstanding at beginning of year	1,161 90	12,204 24
Add net claims outstanding at end of year	108 51	17,347 32
Net Losses Incurred	$932 71	$56,428 27

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$26,217 27
Net losses paid in the Province	986 11
Percentage	3.76
Net premium deposits earned in the Province	$22,222 85
Net losses incurred in the Province	932 72
Percentage	4.19

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY

Head Office, 231 La Salle St., Chicago, Illinois

Officers.—President, H. N. Wade; Vice-Presidents, E. A. Russell, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—J. F. Reed, 33 Anderson Ave., Toronto, Ont.

Directors.—H. N. Wade, Batavia, Ill.; Geo. C. Purdy, Rockford, Ill.; W. M. Buttersworth, Moline, Ill.; F. T. Moses, Providence, R.I.; H. R. Weesner, Minneapolis, Minn.; E. A. Russell, Chicago, Ill.; Clayton Mark, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; T. E. Donnelley, Chicago, Ill.; C. J. Wipple, Chicago, Ill.

Auditors.—Buchanan, Shields & Co.

Organized.—September 9, 1895. *Commenced business.*—September 9, 1895.

Date commenced business in the Province.—October 10, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$553,262 02
Book value of stocks	228,050 53
Cash in banks and other depositories	61,657 80
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	16,696 52
Total Ledger Assets	$859,666 87

Non-Ledger Assets

Interest accrued	$7,123 32
Total Non-Ledger Assets	$7,123 32
Gross Assets	$866,790 19
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	37,878 02
Total Admitted Assets	$828,912 17

Liabilities

Net provision for unpaid losses and claims		$3,081 05
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$768,938 77	
Unearned premium deposits		406,914 03
Administration expense		4,241 96
Taxes due and accrued		2,900 00
Total Liabilities		$417,137 04
Surplus of admitted assets over all liabilities		411,775 13
Total		$828,912 17

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$10,735 02	$453,111 66
Deduct:		
Return premium deposits on cancelled business	1,211 42	56,999 05
Net premium deposits written	$9,523 60	$396,112 61
Reserve of unearned premium deposits:		
At beginning of year	$5,338 72	$390,077 26
At end of year	9,783 59	406,914 03
Increase	$4,444 87	$16,836 77
Net premium deposits earned	$5,078 73	$379,275 84
Net losses incurred	350 52	22,689 66
Administration and other expenses		65,131 80
Net gain in underwriting		291,454 38
Other revenue:		
Interest, dividends and rents earned	$38,083 04	
Increase in market value of investments	48,824 07	
Profit on sale of investments	1,912 50	
		88,819 61
Other expenditure:		
Loss on sale of investments		12,405 98
Net Gain for Policyholders on Operations for Year		$367,868 01

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$366,075 66
Net gain on operations brought down	367,868 01
Total	$733,943 67
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	320,209 96
Balance	$413,733 71
Deduct:	
Ledger assets not admitted	1,958 58
Surplus of Admitted Assets over all Liabilities	$411,775 13

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$3,092,561	$20,201 63	$129,747,621	$747,006 64
Written or renewed during year	1,608,443	10,735 02	79,509,453	453,111 66
Totals	$4,701,004	$30,936 65	$209,257,074	$1,200,118 30
Deduct cancelled and expired	1,496,632	10,353 41	74,081,869	431,179 53
Net in Force, Dec. 31, 1935	$3,204,372	$20,583 24	$135,175,205	$768,938 77

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 87%; three years, 80%; four years, 72%.

What is the largest gross aggregate amount insured in any one hazard?—$90,000.

What is the largest net aggregate amount insured in any one hazard?—$90,000.

Give classes of insurance written.—Fire, Tornado, Sprinkler Leakage, Use and Occupancy.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$318 38	$32 14	$18,919 10	$4,371 82
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	$318 38	$32 14	$18,919 10	$4,371 82
Deduct net claims outstanding at beginning of year	Nil	Nil	3,493 75	188 56
Add net claims outstanding at end of year	Nil	Nil	908 91	2,172 14
Net Losses Incurred	$318 38	$32 14	$16,334 26	$6,355 40

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$9,523 60
Net losses paid in the Province	350 52
Percentage	3.68
Net premium deposits earned in the Province	$5,078 73
Net losses incurred in the Province	350 52
Percentage	6.90

PAPER MILL MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS., U.S.A.

Officers.—President, Marshall B. Dalton; Vice-President, H. D. Hall; Secretary, Geo. H. Gibson; Treasurer, E. F. Robinson.

Chief Agent in the Province.—Harvey D. Jones, Toronto, Ont.

Directors.—Ellison A. Smyth, David W. Lane, H. DeForest Lockwood, Nathaniel F. Ayer, Walter C. Heath, Harry L. Bailey, Bartow Crocker, Geo. E. Spofford, James D. Phillips, M. Lester Madden, Marshall B. Dalton, Malcolm B. Stone.

Auditor.—Willard W. Dow, Boston, Mass.

Organized.—1886. *Commenced business.*—1887.

Date commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures		$616,220 10
Book value of stocks		17,700 00
Cash—on hand	$10 15	
in banks and other depositories	53,605 64	
		53,615 79
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1935		6,932 49
Total Ledger Assets		$694,468 38

Non-Ledger Assets

Interest accrued	$7,972 24
Total Non-Ledger Assets	$7,972 24
Gross Assets	$702,440 62
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	23,295 92
Total Admitted Assets	$679,144 70

Liabilities

Net provision for unpaid losses and claims		$7,976 90
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$453,175 13	
Unearned premium deposits		236,150 09
Administration expense		1,000 00
Taxes due and accrued		800 00
Total Liabilities		$245,926 99
Surplus of admitted assets over all liabilities		433,217 71
Total		$679,144 70

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$7,188 33	$341,160 35
Deduct:		
Return premium deposits on cancelled business	835 64	24,202 53
Net premium deposits written	$6,352 69	$316,957 82

Income and Expenditure—*Continued*

Reserve of uneared premium deposits:		
At beginning of year	$2,349 28	$223,943 18
At end of year	3,310 39	236,150 09
Increase	$961 11	$12,206 91
Net premium deposits earned	$5,391 58	$304,750 91
Net losses incurred	476 50	18,728 68
Administration and other expenses:		
Administration	$29,817 77	
Directors' fees	1,084 50	
Legal	265 75	
Taxes and licenses	2,141 82	
		33,309 84
Net gain in underwriting		$252,712 39
Other revenue:		
Interest, dividends and rents earned	$27,746 28	
Profit on sale of investments	14,046 83	
		41,793 11
Other expenditure:		
Loss on sale of securities	$4,049 15	
Decrease in market value of investments	2,929 07	
Decrease in book value of investments	9,997 68	
		16,975 90
Net Gain for Policyholders on Operations for Year		$277,529 60

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$429,076 14
Net gain on operations brought down	277,529 60
Contingency reserve	6,780 42
Total	$713,386 16
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	278,490 33
Balance	$434,895 83
Deduct:	
Ledger assets not admitted	1,678 12
Surplus of Admitted Assets over all Liabilities	$433,217 71

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$1,820,361	$11,755 72	$79,102,085	$439,004 94
Written or renewed during year	1,172,090	7,188 33	62,043,960	341,160 35
Totals	$2,992,451	$18,944 05	$141,146,045	$780,165 29
Deduct cancelled and expired	1,103,247	6,756 98	59,159,219	326,990 16
Net in Force, Dec. 31, 1935	$1,889,204	$12,187 07	$81,986,826	$453,175 13

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—$100,000.

What is the largest net aggregate amount insured in any one hazard?—$100,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Riot and Civil Commotion, Windstorm, Aircraft Impact, Explosion from Fire, and Use and Occupancy. Note:—All are included under Fire contract.

Losses

	In the Province	All Business
	Fire	Fire
Gross claims paid during year	$476 54	$14,115 57
Expenses of adjustment and settlement of losses	Nil	Nil
Net losses paid	$476 54	$14,115 57
Deduct net claims outstanding at beginning of year	134 66	3,363 79
Add net claims outstanding at end of year	134 62	7,976 90
Net Losses Incurred	$476 50	$18,728 68

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$6,352 69
Net losses paid in the Province	476 54
Percentage	7.49
Net premium deposits earned in the Province	$5,391 58
Net losses incurred in the Province	476 50
Percentage	8.83

PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 800 COMMERCIAL TRUST BLDG., PHILADELPHIA, PA.

Officers.—President, Richard H. Morris; Vice-Presidents, Harold G. Griffin, John R. Williams, John C. Rieg; Secretary, Ray L. Hudson; Treasurer, George C. Hopson.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—Charles E. Brinley, Philadelphia, Pa.; Jacob Disston, Philadelphia, Pa.; Frederick A. Downes, Philadelphia, Pa.; Louis J. Kolb, Philadelphia, Pa.; Geo. V. MacKinnon, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; Richard H. Morris, Philadelphia, Pa.; Fayette R. Plumb, Philadelphia, Pa.; Charles S. Redding, Philadelphia, Pa.; Walter H. Rossmassler, Philadelphia, Pa.; Arthur D. Smith, Philadelphia, Pa.; Samuel M. Vauclain, Philadelphia, Pa.; Frank A. Weiss, Philadelphia, Pa.; John R. Williams, Philadelphia, Pa.; Grahame Wood, Philadelphia, Pa.

Auditors.—Goldsmith's Accountants, Philadelphia, Pa.

Organized.—August 23, 1880. Commenced business.—November 1, 1880.

Date commenced business in the Province.—September 8, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$1,433,239 38
Book value of stocks	461,586 53
Cash	56,053 66
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	22,898 84
Total Ledger Assets	$1,973,778 41

Non-Ledger Assets

Interest accrued	$15,353 93
Total Non-Ledger Assets	$15,353 93
Gross Assets	$1,989,132 34
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	254,786 90
Total Admitted Assets	$1,734,345 44

Liabilities

Net provision for unpaid losses and claims		$14,643 51
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,701,424 90	
Unearned premium deposits		882,729 32
Administration expense		500 00
Taxes due and accrued		1,500 00
Contingency reserve		21,534 32
Total Liabilities		$920,907 15
Surplus of admitted assets over all liabilities		813,438 29
Total		$1,734,345 44

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$27,167 32	$1,054,943 99
Deduct:		
Reinsurance	Nil	4,166 00
Return premium deposits on cancelled business	3,445 71	159,861 20
Net premium deposits written	$23,721 61	$890,916 79

Income and Expenditure—*Continued*

Reserve of unearned premium deposits:		
At beginning of year	$18,148 59	$890,032 81
At end of year	21,349 45	882,729 32
Increase and decrease	$3,200 86	$7,303 49
Net premium deposits earned	$20,520 75	$898,220 28
Net losses incurred	569 54	61,852 29
Administration and other expenses:		
Administration	$117,244 17	
Directors' fees	1,680 00	
Legal	1,110 37	
Taxes and licenses	4,064 96	
Investment expense	2,378 27	
		126,477 77
Net gain in underwriting		$709,890 22
Other revenue:		
Interest, dividends and rents earned	$73,772 07	
Profit on sale of investments	22,520 23	
Increase in market value of assets	102,632 71	
		198,925 01
Other expenditure:		
Loss on sale of investments		33,066 30
Net Gain for Policyholders on Operations for Year		$875,748 93

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$704,735 08
Net gain on operations brought down	875,748 93
Contingency reserve	75,596 15
Total	$1,656,080 16
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	821,227 69
Balance	$834,852 47
Deduct:	
Ledger assets not admitted	21,414 18
Surplus of Admitted Assets over all Liabilities	$813,438 29

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$8,353,560	$55,189 91	$300,587,821	$1,759,008 53
Written or renewed during year	4,221,635	27,167 32	182,317,453	1,054,943 99
Totals	$12,575,195	$82,357 23	$482,905,274	$2,813,952 52
Deduct cancelled and expired	4,256,573	27,719 45	188,647,043	1,112,527 62
Net in Force, Dec. 31, 1935	$8,318,622	$54,637 78	$294,258,231	$1,701,424 90

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 87%; three years, 80%; four years, 73%.

What is the largest gross aggregate amount insured in any one hazard?—$175,000.

What is the largest net aggregate amount insured in any one hazard?—$175,000.

Give classes of insurance written.—Fire.

Losses

	In the Province Fire	All Business Fire
Gross claims paid during year	$611 03	$54,157 75
Expenses of adjustment and settlement of losses	Nil	Nil
Net losses paid	$611 03	$54,157 75
Deduct net claims outstanding at beginning of year	373 62	6,948 97
Add net claims outstanding at end of year	332 13	14,643 51
Net Losses Incurred	$569 54	$61,852 29

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$23,721 61
Net losses paid in the Province	611 03
Percentage	2.57
Net premium deposits earned in the Province	$20,520 75
Net losses incurred in the Province	569 54
Percentage	2.77

PROTECTION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 LA SALLE ST., CHICAGO, ILLINOIS

Officers.—President, H. N. Wade; Vice-Presidents, Clayton Mark, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—J. F. Reid, 33 Anderson Ave., Toronto, Ont.

Directors.—H. N. Wade, Batavia, Ill.; Geo. C. Purdy, Rockford, Ill.; Wm. Buttersworth, Moline, Ill.; F. T. Moses, Providence, R.I.; H. R. Weesner, Minneapolis, Minn.; Clayton Mark, Chicago, Ill.; E. A. Russell, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; T. E. Donnelley, Chicago, Ill.; C. J. Whipple.

Auditors.—Buchanan, Shields & Co.

Organized.—August 31, 1887. *Commenced business.*—September 1, 1887.

Date commenced business in the Province.—October 10, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Mortgage loans on real estate—first liens		$8,900 00
Book value of bonds and debentures		782,658 13
Book value of stocks		288,840 04
Cash—on hand	$15 00	
in banks and other depositories	140,484 00	
		140,499 00
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1935		25,044 73
Mill Owners Mutual Fire Insurance Co		4,241 96
Total Ledger Assets		$1,250,183 86

Non-Ledger Assets

Interest accrued	$11,306 21
Total Non-Ledger Assets	$11,306 21
Gross Assets	$1,261,490 07
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	39,767 13
Total Admitted Assets	$1,221,722 94

Liabilities

Net provision for unpaid losses and claims		$4,621 56
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,153,408 24	
Unearned premium deposits		605,369 41
Administration expense		700 00
Taxes due and accrued		4,000 00
Total Liabilities		$614,690 99
Surplus of admitted assets over all liabilities		607,031 95
Total		$1,221,722 94

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$16,102 53	$679,667 49
Deduct:		
Return premium deposits on cancelled business	1,817 13	85,498 62
Net premium deposits written	$14,285 40	$594,168 87

Income and Expenditure—*Continued*

Reserve of unearned premium deposits:		
At beginning of year	$8,008 08	$585,115 90
At end of year	14,553 97	605,369 41
Increase	$6,545 89	$20,253 51
Net premium deposits earned	$7,739 51	$573,915 36
Net losses incurred	525 81	34,034 51
Administration and other expenses		96,878 35
Net gain in underwriting		$443,002 50
Other revenue:		
Interest, dividends and rents earned	$53,631 02	
Profit on sale of investments	2,806 25	
Increase in market value of investments	81,064 26	
		137,501 53
Other expenditure:		
Loss from sale of investments		48,662 02
Net Gain for Policyholders on Operations for Year		$531,842 01

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$558,442 68
Net gain on operations brought down	531,842 01
Total	$1,090,284 69
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	480,314 97
Balance	$609,969 72
Deduct:	
Ledger assets not admitted	2,937 77
Surplus of Admitted Assets over all Liabilities	$607,031 95

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$4,652,781	$30,371 42	$194,621,422	$1,120,509 96
Written or renewed during year	2,412,665	16,102 53	119,264,180	679,667 49
Totals	$7,065,446	$46,473 95	$313,885,602	$1,800,177 45
Deduct cancelled and expired	2,244,948	15,530 12	111,122,807	646,769 21
Net in Force, Dec. 31, 1935	$4,820,498	$30,943 83	$202,762,795	$1,153,408 24

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93 %; two years, 87 %; three years, 79 %; four years, 75 %; five years, 69 %.

What is the largest gross aggregate amount insured in any one hazard?—$135,000.

What is the largest net aggregate amount insured in any one hazard?—$135,000.

Give classes of insurance written.—Fire, Windstorm, Tornado, Use and Occupancy.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$477 58	$48 23	$28,378 66	$6,557 73
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	$477 58	$48 23	$28,378 66	$6,557 73
Deduct net claims outstanding at beginning of year	Nil	Nil	5,240 61	282 85
Add net claims outstanding at end of year	Nil	Nil	1,363 37	3,258 21
Net Losses Incurred	$477 58	$48 23	$24,501 42	$9,533 09

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$16,102 53
Net losses paid in the Province	525 81
Percentage	3.26
Net premium deposits earned in the Province	$7,739 51
Net losses incurred in the Province	525 81
Percentage	6.79

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

Officers—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1848. *Commenced business.*—1848.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$1,041,422 24
Book value of stocks	2,759,839 16
Cash in banks and other depositories	119,268 10
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	44,265 94
Total Ledger Assets	$3,964,795 44

Non-Ledger Assets

Interest accrued	$11,490 84
Total Non-Ledger Assets	$11,490 84
Gross Assets	$3,976,286 28
Deduct Assets Not Admitted:	
Deficiency of convention under book value of ledger assets	323,302 79
Total Admitted Assets	$3,652,983 49

Liabilities

Net provision for unpaid losses and claims		$23,270 56
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$2,736,698 96	
Unearned premium deposits		1,474,423 09
Administration expense		821 14
Taxes due and accrued		4,311 63
Return premium deposits on expired policies		14 81
Total Liabilities		$1,502,841 23
Surplus of admitted assets over all liabilities		2,150,142 26
Total		$3,652,983 49

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$54,861 92	$1,609,641 53
Deduct:		
Reinsurance	Nil	7,776 81
Return premium deposits on cancelled business	8,547 53	204,442 08
Net premium deposits written	$46,314 39	$1,397,422 64

Income and Expenditure—*Continued*

Reserve of unearned premium deposits:		
At beginning of year	$39,668 34	$1,382,889 30
At end of year	48,597 69	1,474,423 09
Increase	$8,929 35	$91,533 79
Net premium deposits earned	$37,385 04	$1,305,888 85
Net losses incurred	1,014 68	80,484 68
Administration and other expenses incurred	$150,690 44	
Investment expenses	8,675 63	
		159,366 07
Net gain in underwriting		$1,066,038 10
Other revenue:		
Interest, dividends and rents earned	$134,183 20	
Increase in market value of investments	614,161 49	
		748,344 69
Other expenditure:		
Net loss from sale of investments		19,514 80
Net Gain for Policyholders on Operations for Year		$1,794,867 99

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$1,580,672 02
Net gain on operations brought down	1,794,867 99
Total	$3,375,540 01
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	1,221,923 33
Balance	$2,153,616 68
Deduct:	
Ledger assets not admitted	3,474 42
Surplus of Admitted Assets over all Liabilities	$2,150,142 26

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$18,183,556	$105,305 54	$484,247,751	$2,691,249 84
Written or renewed during year	9,795,156	54,861 92	296,438,508	1,607,950 42
Totals	$27,978,712	$160,167 46	$780,686,259	$4,299,200 26
Deduct cancelled and expired	9,160,786	52,334 32	283,524,948	1,564,733 96
Net in Force, Dec. 31, 1935	$18,817,926	$107,833 14	$497,161,311	$2,734,466 30
Other Classes:				
Gross in force, Dec. 31, 1934	$2,000	$14 00	$290,350	$2,596 59
Written or renewed during year	Nil	Nil	228,383	1,691 11
Totals	$2,000	$14 00	$518,733	$4,287 70
Deduct cancelled and expired	Nil	Nil	256,010	2,055 04
Net in Force, Dec. 31, 1935	$2,000	$14 00	$262,723	$2,232 66

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years 79%.

What is the largest gross aggregate amount insured in any one hazard?—$460,000.

What is the largest net aggregate amount insured in any one hazard?—$460,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,582 00	Nil	$61,168 52	$14,005 81
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	$1,582 00	Nil	$61,168 52	$14,005 81
Deduct net claims outstanding at beginning of year (as adjusted)	184 91	Nil	12,869 47	5,090 74
Add net claims outstanding at end of year	*—382 41*	Nil	18,560 21	4,710 35
Net Losses Incurred	$1,014 68	Nil	$66,859 26	$13,625 42

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$46,314 39
Net losses paid in the Province	1,582 00
Percentage	3.42
Net premium deposits earned in the Province	$37,385 04
Net losses incurred in the Province	1,014 68
Percentage	2.71

RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY

Head Office, 185 Franklin Street, Boston, Massachusetts

Officers.—President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—E. H. Clapp, Boston, Mass.; W. B. Brophy, Boston, Mass.; E. N. Bartlett, North Oxford, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; R. N. Fowler, Holyoke, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Mass.

Organized.—November 4, 1884. *Commenced business.*—January 15, 1885.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$1,611,916 99
Book value of stocks	28,400 00
Cash in banks and other depositories	117,094 97
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	18,079 60
Total Ledger Assets	$1,775,491 56

Non-Ledger Assets

Interest accrued	$21,852 93
Total Non-Ledger Assets	$21,852 93
Gross Assets	$1,797,344 49
Deduct Assets Not Admitted:	
Deficiency of market under book value of ledger assets	51,485 51
Total Admitted Assets	$1,745,858 98

Liabilities

Net provision for unpaid losses and claims		$15,913 60
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,104,726 20	
Unearned premium deposits		564,205 84
Administration expense		1,818 92
Taxes due and accrued		3,874 41
Total Liabilities		$585,812 77
Surplus of admitted assets over all liabilities		1,160,046 21
Total		$1,745,858 98

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$20,533 73	$696,505 17
Deduct:		
Return premium deposits on cancelled business	2,294 58	77,547 07
Net premium deposits written	$18,239 15	$618,958 10
Reserve of unearned premium deposits:		
At beginning of year	$14,689 20	$558,119 20
At end of year	16,624 99	564,205 84
Increase	$1,935 79	$6,086 64
Net premium deposits earned	$16,303 36	$612,871 46
Net losses incurred	564 50	41,868 15
Administration and other expenses:		
Administration	$63,856 35	
Directors' fees	808 50	
Legal	706 73	
Taxes and licenses	3,332 00	
		68,703 58
Net gain in underwriting		$502,299 73
Other revenue:		
Interest, dividends and rents earned	$75,817 36	
Profit on sale of investments	26,447 38	
		102,264 74
Other expenditure:		
Decrease in market value of investments	$27,586 88	
Loss on sale of investments	14,186 02	
Decrease in book value of investments	9,277 45	
Investment expenses	2,030 02	
		53,080 37
Net Gain for Policyholders on Operations for Year		$551,484 10

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$1,143,789 43
Net gain on operations brought down	551,484 10
Contingency reserve	6,356 18
Total	$1,701,629 71
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	537,853 27
Balance	$1,163,776 44
Deduct:	
Ledger assets not admitted	3,730 23
Surplus of Admitted Assets over all Liabilities	$1,160,046 21

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$5,651,009	$36,953 62	$186,498,082	$1,078,569 39
Written or renewed during year	3,132,151	20,533 73	121,801,263	696,505 17
Totals	$8,783,160	$57,486 35	$308,299,345	$1,775,074 56
Deduct cancelled and expired	2,960,370	19,856 07	115,406,761	670,348 36
Net in Force, Dec. 31, 1935	$5,822,790	$37,631 28	$192,892,584	$1,104,726 20
Other Classes:				
Gross in force, Dec. 31, 1934	Nil	Nil	$70,841	$522 14
Written or renewed during year	Nil	Nil	Nil	Nil
Totals	Nil	Nil	$70,841	$522 14
Deduct cancelled and expired	Nil	Nil	70,841	522 14
Net in Force, Dec. 31, 1935	Nil	Nil	Nil	Nil

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes, a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—$90,000.

What is the largest net aggregate amount insured in any one hazard?—$90,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,361 92	$44 58	$28,120 05	$5,184 61
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	$1,361 92	$44 58	$28,120 05	$5,184 61
Deduct net claims outstanding at beginning of year	810 00	50 00	5,993 11	1,357 00
Add net claims outstanding at end of year	11 00	7 00	11,700 60	4,213 00
Net Losses Incurred	$562 92	$1 58	$33,827 54	$8,040 61

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$18,239 15
Net losses paid in the Province	1,406 50
Percentage	7.71
Net premium deposits earned in the Province	$16,303 36
Net losses incurred in the Province	564 50
Percentage	3.46

STATE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley; Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Building, Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—February 26, 1855. *Commenced business.*—February 26, 1855.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures		$1,259,457 14
Book value of stocks		3,430,034 84
Cash in banks and other depositories		129,068 28
Premium deposits in course of collection: Written on or subsequent to October 1, 1935		53,119 20
Total Ledger Assets		$4,871,679 46
Non-Ledger Assets		
Interest accrued		$13,544 02
Total Non-Ledger Assets		13,544 02
Gross Assets		$4,885,223 48
Deduct Assets Not Admitted: Deficiency of convention under book value of ledger assets		222,791 10
Total Admitted Assets		$4,662,432 38

Liabilities

Net provision for unpaid losses and claims		$27,924 67
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$3,284,038 76	
Unearned premium deposits		1,769,307 70
Administration expense		985 38
Taxes due and accrued		5,173 95
Return premium deposits on expired policies		17 77
Total Liabilities		$1,803,409 47
Surplus of admitted assets over all liabilities		2,859,022 91
Total		$4,662,432 38

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$65,834 31	$1,931,569 84
Deduct:		
Reinsurance	Nil	9,332 17
Return premium deposits on cancelled business	10,257 03	245,330 49
Net premium deposits written	$55,577 28	$1,676,907 18
Reserve of unearned premium deposits:		
At beginning of year	$47,602 02	$1,659,467 14
At end of year	58,317 24	1,769,307 70
Increase	$10,715 22	$109,840 56
Net premium deposits earned	$44,862 06	$1,567,066 62
Net losses incurred	1,217 59	96,581 61
Administration and other expenses incurred	$186,146 92	
Investment expenses	10,750 39	
		196,897 31
Net gain in underwriting		$1,273,587 70
Other revenue:		
Interest, dividends and rents earned	$175,331 99	
Increase in market value of investments	810,785 31	
		986,117 30
Other expenditure:		
Net loss from sale of investments		32,081 18
Net Gain for Policyholders on Operations for Year		$2,227,623 82

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$2,101,876 40
Net gain on operations brought down	2,227,623 82
Total	$4,329,500 22
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	1,466,308 01
Balance	$2,863,192 21
Deduct:	
Ledger assets not admitted	4,169 30
Surplus of Admitted Assets over all Liabilities	$2,859,022 91

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$21,820,267	$126,366 64	$581,097,302	$3,229,499 80
Written or renewed during year	11,754,187	65,834 31	355,726,209	1,929,540 51
Totals	$33,574,454	$192,200 95	$936,823,511	$5,159,040 31
Deduct cancelled and expired	10,992,943	62,801 18	340,229,936	1,877,680 74
Net in Force, Dec. 31, 1935	$22,581,511	$129,399 77	$596,593,575	$3,281,359 57
Other Classes:				
Gross in force, Dec. 31, 1934	$2,400	$16 80	$348,419	$3,115 91
Written or renewed during year	Nil	Nil	274,059	2,029 33
Totals	$2,400	$16 80	$622,478	$5,145 24
Deduct cancelled and expired	Nil	Nil	307,212	2,466 05
Net in Force, Dec. 31, 1935	$2,400	$16 80	$315,266	$2,679 19

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—$552,000.

What is the largest net aggregate amount insured in any one hazard?—$552,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$1,898 41	Nil	$73,402 19	$16,806 99
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	$1,898 41	Nil	$73,402 19	$16,806 99
Deduct net claims outstanding at beginning of year (as adjusted)	221 90	Nil	15,443 38	6,108 86
Add net claims outstanding at end of year	—*458 92*	Nil	22,272 26	5,652 41
Net Losses Incurred	$1,217 59	Nil	$80,231 07	$16,350 54

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$55,577 28
Net losses paid in the Province	1,898 41
Percentage	3.42
Net premium deposits earned in the Province	$44,862 06
Net losses incurred in the Province	1,217 59
Percentage	2.71

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY

Head Office, 720 Grosvenor Building, Providence, R.I.

Officers.—President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ont.

Directors.—Zechariah Chafee, Providence, R.I.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Franklin R. Johnson, Boston, Mass.; E. A. Moore, New Britain, Conn.; Charles C. Stover, Providence, R.I.; Ernest Kerr, Providence, R.I.; Paul T. Wise, New York, N.Y.; Charles E. Cotting, Boston, Mass.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Bristol, R.I.; Dexter Stevens, Utica, N.Y.; Edwin S. Boyer, New York, N.Y.; Curtiss A. Sanford, New York, N.Y.

Organized.—May, 1873. *Commenced business.*—January 1, 1874.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures		$1,171,401 34
Book value of stocks		329,172 47
Cash—on hand	$500 00	
in banks and other depositories	70,199 41	
		70,699 41
Premium deposits in course of collection: Written on or subsequent to October 1, 1935		18,020 74
Total Ledger Assets		$1,589,293 96

Non-Ledger Assets

Interest accrued	$9,228 32
Total Non-Ledger Assets	$9,228 32
Gross Assets	$1,598,522 28
Deduct Assets Not Admitted: Deficiency of market under book value of ledger assets	160,890 04
Total Admitted Assets	$1,437,632 24

Liabilities

Net provision for unpaid losses and claims		$10,626 88
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,079,269 16	
Unearned premium deposits		574,870 74
Administration expense		4,449 09
Total Liabilities		$589,946 71
Surplus of admitted assets over all liabilities		847,685 53
Total		$1,437,632 24

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$21,782 37	$631,275 65
Deduct:		
Return premium deposits on cancelled business	2,983 63	69,139 60
Net premium deposits written	$18,798 74	$562,136 05
Reserve of unearned premium deposits:		
At beginning of year	$17,893 42	$551,281 96
At end of year	19,223 59	574,870 74
Increase	$1,330 17	$23,588 78
Net premium deposits earned	$17,468 57	$538,547 27
Net losses incurred	498 22	39,441 72
Administration and other expenses:		
Administration	$78,619 45	
Legal	936 61	
Taxes and licenses	3,857 45	
		83,413 51
Net gain in underwriting		$415,692 04
Other revenue:		
Interest, dividends and rents earned	$53,875 13	
Increase in market value of investments	14,500 22	
Profit on sale of investments	10,875 54	
		79,250 89
Other expenditure:		
Decrease in book value of investments	$2,018 50	
Investment expense	1,941 10	
		3,959 60
Net Gain for Policyholders on Operations for Year		$490,983 33

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$831,941 24
Net gain on operations brought down	490,983 33
Total	$1,322,924 57
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	472,056 95
Balance	$850,867 62
Deduct:	
Ledger assets not admitted	3,182 09
Surplus of Admitted Assets over all Liabilities	$847,685 53

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$7,796,203	$47,512 20	$184,176,051	$1,057,281 09
Written or renewed during year	3,670,460	21,782 37	111,300,572	631,275 65
Totals	$11,466,663	$69,294 57	$295,476,623	$1,688,556 74
Deduct cancelled and expired	4,079,409	24,185 69	105,702,412	609,287 58
Net in Force, Dec. 31, 1935	$7,387,254	$45,108 88	$189,774,211	$1,079,269 16

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%; five years, 72%.

What is the largest gross aggregate amount insured in any one hazard?—$125,000.

What is the largest net aggregate amount insured in any one hazard?—$125,000.

Give classes of insurance written.—Fire, Windstorm, Sprinkler Leakage, and Use and Occupancy.

Losses

	In the Province		All Business	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	$826 17	$55 15	$30,448 74	$5,277 46
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	$826 17	$55 15	$30,448 74	$5,277 46
Deduct net claims outstanding at beginning of year	391 00	16 00	5,433 92	1,477 44
Add net claims outstanding at end of year	16 02	7 88	8,275 86	2,351 02
Net Losses Incurred	$451 19	$47 03	$33,290 68	$6,151 04

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$18,798 74
Net losses paid in the Province	881 32
Percentage	4.68
Net premium deposits earned in the Province	$17,468 57
Net losses incurred in the Province	498 22
Percentage	2.85

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 9 WALNUT STREET, WORCESTER, MASS.

Officers.—President, Waldo E. Buck; Vice-Presidents, George F. Brooks, Marshall B. Dalton, H. Dwight Hall; Secretary, Walter A. Harrington; Treasurer, Waldo E. Buck.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Bldg., 350 Bay St., Toronto, Ont.

Directors.—Waldo E. Buck, Worcester, Mass.; George F. Brooks, Worcester, Mass.; Albert G. Mason, Milton, Mass.; James E. Whitin, North Uxbridge, Mass.; William Whiting, Holyoke, Mass.; Charles L. Allen, Worcester, Mass.; James E. Osborn, Fall River, Mass.; Paul B. Morgan, Worcester, Mass.; Willard E. Swift, Worcester, Mass.; Alden Reed, Worcester, Mass.; Paul Whitin, Northbridge, Mass.; Marshall B. Dalton.

Organized.—March 31, 1855. *Commenced business.*—March 31, 1855.

Date commenced business in the Province.—September, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	$1,655,310 00
Book value of stocks	229,513 75
Cash on hand and in banks	216,737 46
Premium deposits in course of collection: Written on or subsequent to October 1, 1935	19,203 94
Total Ledger Assets	$2,120,765 15

Non-Ledger Assets

Interest accrued	$26,127 08
Total Non-Ledger Assets	$26,127 08
Gross Assets	$2,146,892 23
Deduct Assets Not Admitted: Deficiency of market under book value of ledger assets	42,670 17
Total Admitted Assets	$2,104,222 06

Liabilities

Net provision for unpaid losses and claims		$23,736 31
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks	$1,573,832 14	
Unearned premium deposits		813,944 53
Administration expense		1,718 87
Return premium deposits on expired policies		1,876 01
Taxes due and accrued		2,500 00
Total Liabilities		$843,775 72
Surplus of admitted assets over all liabilities		1,260,446 34
Total		$2,104,222 06

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$26,482 20	$1,090,717 27
Deduct:		
Return premium deposits on cancelled business	5,134 93	88,040 59
Net premium deposits written	$21,347 27	$1,002,676 68
Reserve of unearned premium deposits:		
At beginning of year	$15,915 84	$795,192 61
At end of year	17,329 07	813,944 53
Increase	$1,413 23	$18,751 92
Net premium deposits earned	$19,934 04	$983,924 76
Net losses incurred	1,062 15	63,385 27
Administration and other expenses:		
Administration	$51,019 26	
Directors' fees	1,907 70	
Legal	920 15	
Taxes and licenses	3,866 80	
Association fees, etc.	38,026 13	95,740 04
Net gain in underwriting		$824,799 45
Other revenue:		
Interest, dividends and rents earned	$82,840 82	
Increase in market value of investments	51,568 60	134,409 42
Other expenditure:		
Loss on sale of investments		27,605 00
Net Gain for Policyholders on Operations for Year		$931,603 87

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935	$1,239,136 03
Net gain on operations brought down	931,603 87
Total	$2,170,739 90
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	904,236 98
Balance	$1,266,502 92
Deduct:	
Ledger assets not admitted	6,056 58
Surplus of Admitted Assets over all Liabilities	$1,260,446 34

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934	$8,538,428	$52,643 78	$281,556,190	$1,558,261 45
Written or renewed during year	4,445,278	26,482 20	197,751,977	1,090,717 27
Totals	$13,003,706	$79,125 98	$479,308,167	$2,648,978 72
Deduct cancelled and expired	4,393,406	26,268 86	193,413,151	1,075,146 58
Net in Force, Dec. 31, 1935	$8,610,300	$52,857 12	$285,895,016	$1,573,832 14

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—$200,000.

What is the largest net aggregate amount insured in any one hazard?—$200,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Earthquake, Riot and Civil Commotion, Aircraft, and Use and Occupancy.

Losses

	In the Province	All Business
Gross claims paid during year	$3,110 00	$47,319 02
Expenses of adjustment and settlement of losses	192 45	2,928 24
Net losses paid	$3,302 45	$50,247 26
Deduct net claims outstanding at beginning of year	2,287 47	11,885 32
Add net claims outstanding at end of year	47 17	23,736 31
Net Losses Incurred	$1,062 15	$62,098 25

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$21,347 27
Net losses paid in the Province	3,302 45
Percentage	15.47
Net premium deposits earned in the Province	$19,934 04
Net losses incurred in the Province	1,062 15
Percentage	5.33

IV. OTHER MUTUALS

ANCIENT FORESTERS' MUTUAL LIFE INSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President, J. W. B. Ford; Vice-President, Chas. Fry; General Manager and Secretary, L. C. Nicholls; Actuary, J. D. Buchanan.

Directors.—J. W. B. Ford, Hamilton; Chas. Fry, Toronto; H. H. Boyton, Toronto; Alex. Dynes, Hamilton; L. C. Nicholls, Toronto.

Date of Incorporation.—1934. *Date commenced business in Canada.*—January 2, 1935.

Assets in Canada	$1,393,674
Liabilities in Canada	1,240,999

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$146,035
Premiums—Canada (net)	176,674
Death Claims—Ontario (net)	35,010
Death Claims—Canada (net)	45,587

CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

Head Office, Van Wert, Ohio

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto, Ont.

Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto, Ont.

Date of Incorporation.—1876. *Date commenced business in Canada.*—August 23, 1923.

Assets in Canada	$206,175
Liabilities in Canada	63,500

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$65,708
Premiums—Canada (net)	113,824
Claims—Ontario (net)	13,277
Claims—Canada (net)	37,491

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

Head Office, Stevens Point, Wisconsin

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Frank B. Dalgleish, Toronto, Ont.

Chief or General Agent in Ontario.—Frank B. Dalgleish, 159 Bay St., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—September, 1920.

Assets in Canada	$305,855
Liabilities in Canada	120,424

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$93,864
Premiums—Canada (net)	216,746
Claims—Ontario (net)	40,853
Claims—Canada (net)	105,793

HARDWARE MUTUAL FIRE INSURANCE COMPANY OF MINNESOTA*

Head Office, Minneapolis, Minnesota

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Toronto, Ont.

Chief or General Agent in Ontario.—F. B. Dalgleish, 907 Commerce and Transportation Bldg., Toronto, Ont.

Date of Incorporation.—1899. *Date commenced business in Canada.*—September, 1920.

Assets in Canada	$257,857
Liabilities in Canada	135,439

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$100,007
Premiums—Canada (net)	240,340
Claims—Ontario (net)	39,689
Claims—Canada (net)	124,187

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY*

Head Office, Indianapolis, Indiana

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—April 1, 1897. *Date commenced business in Canada.*—August, 1932.

Assets in Canada	$128,078
Liabilities in Canada	38,557

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$31,446
Premiums—Canada (net)	60,935
Claims—Ontario (net)	9,279
Claims—Canada (net)	30,000

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*See note on page 1.

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—Feb. 13, 1895. *Date commenced business in Canada.*—Sept. 28, 1931.

Assets in Canada	$145,478
Liabilities in Canada	60,279

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$40,161
Premiums—Canada (net)	92,382
Claims—Ontario (net)	21,404
Claims—Canada (net)	62,283

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.

Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto.

Date of Incorporation.—1912. *Date commenced business in Canada.*—July 23, 1920.

Assets in Canada	$402,432
Liabilities in Canada	167,413

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$148,688
Premiums—Canada (net)	207,731
Claims—Ontario (net)	56,611
Claims—Canada (net)	83,448

LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, 165 Sparks St., Ottawa, Ont.

Chief or General Agent in Ontario.—E. D. Hardy, 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—1895. *Date commenced business in Canada.*—April 23, 1925.

Assets in Canada	$78,876
Liabilities in Canada	34,634

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,293
Premiums—Canada (net)	54,197
Claims—Ontario (net)	9,637
Claims—Canada (net)	39,905

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—H. D. Wright, Ottawa.

Chief or General Agent in Ontario.—P. A. Bowen, 112 Yonge St., Toronto, Ont.

Date of Incorporation.—1866. *Date commenced business in Canada.*—1872.

Life:	
Assets in Canada	$259,291,592
Ontario business in force (gross)	404,486,551
Canadian business in force (gross)	1,038,354,570
Other than Life:	
Assets in Canada	361,922
Liabilities in Canada	336,983

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$14,391,979
Premiums—Canada (net)	37,151,094
Death Claims—Ontario (net)	2,084,340
Death Claims—Canada (net)	6,054,961
Other than Life:	
Premiums—Ontario (net)	302,682
Premiums—Canada (net)	598,194
Claims—Ontario (net)	144,551
Claims—Canada (net)	336,638

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.

Chief or General Agent in Ontario.—Irving Earl Sams, Rooms 306-320, Imperial Building, Hamilton, Ont.

Date of Incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada	$307,468
Liabilities in Canada	144,603

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$99,697
Premiums—Canada (net)	241,277
Claims—Ontario (net)	26,289
Claims—Canada (net)	87,464

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*See note on page 1.

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Toronto, Ont.
Chief or General Agent in Ontario.—F. B. Dalgleish, 159 Bay St., Toronto.
Date of Incorporation.—1904. *Date commenced business in Canada.*—September, 1920.

Assets in Canada	$267,179
Liabilities in Canada	128,489

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$100,918
Premiums—Canada (net)	229,390
Claims—Ontario (net)	39,675
Claims—Canada (net)	106,697

MUTUAL BENEFIT HEALTH & ACCIDENT ASSOCIATION*

HEAD OFFICE, OMAHA, NEBRASKA, U.S.A.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. F. Flaska, Toronto, Ont.
Chief or General Agent in Ontario.—L. F. Flaska, Dominion Bank Bldg., Toronto, Ont.
Date of Incorporation.—1909. *Date commenced business in Canada.*—December, 1934.

Assets in Canada	$57,019
Liabilities in Canada	10,293

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$26,204
Premiums—Canada (net)	40,558
Claims—Ontario (net)	4,492
Claims—Canada (net)	8,915

†MUTUAL RELIEF LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Organized.—April 16, 1875. *Reincorporated.*—June 8, 1929. *Date commenced business in the Province.*—April 16, 1875.

Officers.—President, J. C. Connell, M.A., M.D., LL.D.; Vice-President, D. A. Shaw; Assistant General Manager and Secretary, W. T. Fortye; Actuary, H. H. Blakeman, B.A., F.A.S., F.A.I.A.

Directors (as at date of filing statement).—J. C. Connell, M.A., M.D., LL.D., Kingston, Ont.; W. McDonald, Montreal, Que.; J. Powley, Toronto, Ont.; D. A. Shaw, Kingston, Ont.; C. C. Folger, Kingston, Ont.; Hon. T. A. Kidd, Kingston, Ont.; J. M. Campbell, Kingston, Ont.; H. C. Connell, B.A., M.D., Kingston, Ont.; W. A. Mackintosh, M.A., Ph.D., Kingston, Ont.; J. W. Rigney, Kingston, Ont.; W. T. Connell, M.D., Kingston, Ont.; H. B. Muir, Kingston, Ont.

Auditors.—Burns & England, C.A., Kingston, Ont.

Statement for Year Ending 31st December, 1935

Synopsis of Ledger Accounts

As at 31st December, 1934:		
Net Ledger Assets	$5,266,304	93
Suspense account	915	23
Total Ledger Assets	$5,267,220	16
Increase in Ledger Assets in 1935:		
Income	$789,237	00
Agents' balances	16	57
Total Increase	$789,253	57
Total	$6,056,473	73

Decrease in Ledger Assets in 1935:		
Disbursements	$675,932	48
Suspense account	174	47
Premium reduction on O/S premiums	103	30
Total Decrease	$676,210	25
As at 31st December, 1935:		
Net Ledger Assets	$5,379,522	72
Suspense account	740	76
Total Ledger Assets	$5,380,263	48
Total	$6,056,473	73

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*See note on page 1.

†Reinsured by The Empire Life Insurance Company pursuant to agreement dated the 23rd day of December, 1935, and Order-in-Council dated May 20th, 1936.

Assets

Ledger Assets

Book value of real estate:		
Office premises		$123,428 64
Held for sale		304,459 52
Mortgage loans on real estate, first mortgages		281,020 00
Loans secured by stocks, bonds and other collateral		38,000 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders	$359,204 92	
Advances to policyholders under automatic nonforfeiture provisions	23,242 97	
		382,447 89
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$3,215,918 31	
In default	894,551 01	
		4,110,469 32
Book value of stocks owned		97,549 17
Cash on hand and in banks		41,050 72
Advances to agents		1,838 22
Total Ledger Assets		$5,380,263 48

Non-Ledger Assets

Interest accrued	$60,277 01
Dividends due	172 92
Rents due and accrued	835 00
Net premiums due and uncollected and deferred	38,868 37
Total Non-Ledger Assets	$100,153 30
Total Assets	$5,480,416 78

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain		$4,794,309 00
Net liability for payments due under contracts		34,510 00
Provision for unreported death losses and disability claims		13,500 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations:		
Dividends	$1,967 96	
Amounts assured	14,898 70	
All other amounts	422 49	
		17,289 15
Received from policyholders in advance		31,208 06
Net dividends to policyholders due and unpaid		530 55
Premium reductions on outstanding premiums and annuity consideration		7 84
Provincial, municipal and other taxes due and accrued		6,500 00
Salaries, rents and office expenses due and accrued		3,300 00
Legal fees due and accrued		500 00
Commissions to agents due and accrued		16 57
Reserve for real estate		27,000 00
Deficiency of market under book value of bonds and debentures		464,173 51
Deficiency of market under book value of stocks		59,948 92
Deficiency of market under book value of collateral loans		14,240 00
Suspense account		740 76
Provision for annual dividends not yet due		770 00
Provision for quinquennial dividends not yet due		10,730 00
Surplus		1,142 42
Total Liabilities and Surplus		$5,480,416 78

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums	$38,207 18	$488,513 31	$4,099 44	$530,819 93
Less reinsurance premiums paid	1,056 20	2,736 11	....	3,792 31
Total net premiums	$37,250 98	$485,777 20	$4,099 44	$527,027 62
Consideration for annuities	1,978 11	4,085 20	1,635 06	7,698 37
Total net premium income and consideration for annuities				$534,725 99

Amounts left with the Company at interest (arising out of assurance contracts)		8,205 51
Interest on premiums paid in advance		3,213 15
Interest and dividends		222,444 56
Gross rents from Company's property (including $6,000.00 for Company's occupancy of its own buildings), less $6,367.55 for taxes, expenses and repairs in connection with such properties		2,342 45
Advances made to agents in previous years and recovered during the year		1,233 27
Income from all other sources:		
Rents from subtenants	$120 00	
Premium on U.S. funds	112 42	
Miscellaneous	241 44	
		473 86
Gross profit on sale or maturity of bonds		16,854 04
Total Income		$789,492 83

Expenditure Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:			
Death, endowment and disability claims—			
Amount assured—Ordinary	$363,671 65	$1,187 85	$364,859 50
Bonus addition—Ordinary	43 00	....	43 00
Totals—Ordinary	$363,714 65	$1,187 85	$364,902 50
Net surrender values			89,978 86
Net dividends:			
In cash			6,223 37
Left with the company at interest			1,700 55
Applied as single premiums:			
To purchase bonus addition			1,338 69
To purchase premium reduction			644 06
Total net disbursements in respect of assurance contracts			$464,788 03
In respect of life annuity contracts			45 00
Total net disbursements in respect of assurance and annuity contracts			$464,833 03
Net reduction in premiums resulting from application of dividends			158 49
Amounts left with the company and interest accumulations withdrawn			6,393 11
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate			9,334 96
Head office expenses:—Salaries, $39,141.37; auditors' fees, $1,500.00; rents, $6,100.00; directors' fees, $1,560.00; travelling expenses, $3,806.37; miscellaneous, $1,744.32			53,852 06
Branch office and agency expenses:—Assurance commissions: first year, $24,827.72; renewal, $16,907.92; single, $151.34; salaries, $36,299.58; travelling expenses, $12,332.58; Annuity commissions: first year, $705.15; renewal, $274.16; single, $29.73; advanced to agents, $10,424.63; rents, $8,922.46; miscellaneous, $5,447.33			116,322 60
All other expenses:—Advertising, $2,789.62; books and periodicals, $974.99; express, telegrams and telephones, $2,778.93; legal fees, $2,199.32; medical fees, $1,879.00; postage, $3,413.93; printing and stationery, $5,633.67; miscellaneous, $3,078.98			22,748 44
Gross loss on sale or maturity of bonds			2,545 62
Total Disbursements			$676,188 31

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
		$ c.		$ c.		$ c.	$ c.		$ c.
At end of 1934	13,735	16,280,492 94	1,483	2,069,370 00	78	287,500 00	1,191 00	15,296	18,638,553 94
New issued	967	1,447,680 00	296	383,709 00	39	146,250 00	....	1,302	1,977,639 00
Old revived	410	544,011 50	66	97,500 00	2	7,000 00	....	478	648,511 50
Old increased	......	8,952 00	......	11,565 00	......	....	2,818 00	......	23,335 00
Transferred to	28	57,000 00	8	11,500 00	8	13,000 00	....	44	81,500 00
Totals	15,140	18,338,136 44	1,853	2,573,644 00	127	453,750 00	4,009 00	17,120	21,369,539 44
Less ceased by:									
Death	329	356,395 00	4	6,500 00	......	....	43 00	333	362,938 00
Surrender	214	260,933 50	36	50,500 00	......	....	184 00	250	311,617 50
Lapse	876	1,219,626 50	156	243,192 00	36	115,000 00	....	1,068	1,577,818 50
Decrease	......	80,583 00	......	17,942 00	......	3,215 00	....	......	101,740 00
Not taken	183	302,082 00	43	75,412 00	12	41,500 00	....	238	418,994 00
Transferred from	19	27,500 00	18	30,000 00	7	24,000 00	....	44	81,500 00
Total ceased	1,621	2,247,120 00	257	423,546 00	55	183,715 00	227 00	1,933	2,854,608 00
At end of 1935	13,519	16,091,016 44	1,596	2,150,098 00	72	270,035 00	3,782 00	15,187	18,514,931 44
Reinsured	......	147,400 00	......	9,000 00	......	10,000 00	....	......	166,400 00

Miscellaneous

New policies issued and paid for in cash:—Number, 1,010; gross amount, $1,491,349.00; reinsured, $59,250.00. Total amount in force divided as to dividend plan:—Annual, $299,914.00; quinquennial, $18,123,735.44; deferred, $87,500.00; non-participating, $3,782.00; total, $18,514,931.44. Additional accidental death benefits:—Gross amount issued, $462,150.00; reinsured, $4,000.00; terminated by accidental death, nil; reinsured, nil; in force, $1,468,650.00; reinsured $43,250.00.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Amount	Reserve	Amount	Reserve
		$ c.	$ c.	$ c.	$ c.
Ordinary with Profits:					
Life	13,519	16,091,016 44	4,470,674 00	147,400 00	5,524 00
Endowment assurance	1,596	2,150,098 00	330,724 00	9,000 00	1,955 00
Term, etc.	72	270,035 00	1,273 00	10,000 00	50 00
Bonus addition	......	3,782 00	1,762 00	....	....
Premium reduction	......	....	580 00	....	....
Additional accidental death benefits	......	(1,468,650 00)	1,083 00	(43,250 00)	28 00
Dis. benefits (active lives)	......	....	7,679 00	....	192 00
Waiver of prem. (disabled)	......	....	41,400 00	....	....
Totals	15,187	18,514,931 44	4,855,175 00	166,400 00	7,749 00

Annuity Section

Class of Annuity	Gross in Force		
	No.	Annual Payment	Reserve
		$ c.	$ c.
With Profits:			
Life annuities proper	1	60 00	998 00
Disability annuities	3	720 00	5,400 00
Totals	4	780 00	6,398 00

Summary of Reserve

	With Profits
Total reserve, assurance and annuity contracts	$4,861,573 00
Total reserve on reinsured contracts	7,749 00
Total net reserve on the Company's basis of valuation before deduction permitted by statute	$4,853,824 00
Deduction made therefrom (permitted under The Ontario Insurance Act)	59,515 00
Full deduction permitted, adjusted for reinsured, being	(59,515 00)
Net reserve carried in the liabilities	$4,794,309 00
Net reserve computed on the statutory basis (without deduction)	4,853,824 00
Reserve maintained by the Company in excess of the statutory reserve	Nil

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) Method of valuation of policies of life insurance and annuity contracts: In the calculation of the reserves entered in the statement of Actuarial Liabilities, for policies of life insurance issued before the 8th of June, 1929, the Am (5) Table of Mortality with 4% rate of interest is used. For policies of life insurance issued since the Company was formed the 8th of June, 1929, the basis of reserve is the Am (5) Table of Mortality and 3½% rate of interest. For the valuation of the one annuity contract in force, the basis used is the Table of the Mortality of Annuitants, 1900-1920, with interest at 3½% per annum. In the case of policies of life insurance on the Whole Life plan issued by the Association before the Company was incorporated, the sums assured and net premiums were valued separately after grouping the business in force the 31st of December, 1935, according to attained ages. All other policies of life insurance in force the 31st of December, 1935, were grouped according to year of issue, plan and age at issue. Prepared tables of mean reserves were used for the valuation.

Special Classes:

(*a*) For policies issued on lives resident in tropical or sub-tropical countries an extra premium is charged. See T.A.S.A., Volume XXIX, page 4.

(*b*) Where policies have been issued at rated up ages the reserves are taken as of the rated up age used for obtaining the premium.

(*c*) Policies issued subject to a lien were valued for the full amount of insurance.

(*d*) Policies issued subject to an extra premium: (1) payable in one sum, none issued; (2) payable annually, a reserve equal to half the gross extra premium is provided.

(*e*) The sub-standard business issued all comes under the above four clauses and practically all is on the rated up age plan.

Miscellaneous Statement—*Continued*

(*f*) Policies issued since the 8th of June, 1929, with the disability benefit Waiver of Premium, with or without the income benefit, were valued: (1) before approval of total disability by accumulation of half the gross disability premium on the policies in force; (2) thereafter disability claims for Waiver of Premium and monthly income on an annual basis were valued by the use of the Class III 3½% (modified for four months' clause) disability claim reserve tables. For policies issued before the 8th of June, 1929, a special reserve of $40,000 has been provided to cover the liability of waiving future premiums on claims admitted as of the 31st of December, 1935, within this class of business. By the terms of the reinsurance agreement with the Empire Life Insurance Company, the disability benefits on policies issued before the 8th of June, 1929, are discontinued except in respect of claims already admitted.

(*g*) Annuities to under-average lives are not issued by the Company.

(*h*) For policies providing the additional accidental death benefit, a reserve of one-half the gross premium charged therefor is carried.

(2) Items of special reserve:

(*a*) No reserve is maintained on account of loadings on single premium policies, limited payment policies or annuities.

(*b*) There are no cases where the guaranteed benefits exceed the net premium reserve held.

(*c*) On lapsed policies subject to reinstatement no reserve is held for the excess of the statutory reserve over the cash surrender value.

(*d*) No reserve is held to cover the option of renewal under term policies.

(*e*) No reserve is held to cover the option of conversion on term policies.

(*f*) There are no items of special reserve to which reference has not already been made.

II. Modifications or limitations under special class policies referred to in I (1) (*a*) to (*f*) above. Where a policy is issued on a rated up age the guarantees contained in the contract are for the same age as was used in calculating the premium. For other special class policies the values as for the age and year of issue were used. In certain cases of policies issued on substandard bases with an extra premium, the extended term insurance clause is deleted.

III. The average rate of interest earned during the year was 4.26%. The method of calculation used was to add the due and accrued items of interest as at the 31st of December, 1935, and to deduct the due and accrued items of interest as of the 31st of December, 1934, from the cash income from interest, dividends and rents for the year 1935. The premium collected on coupons payable in New York funds was included in the investment income. The rate of interest has been computed on the basis of the ledger assets, using the formula stipulated.

IV. Distribution of Surplus.

(*a*) As the Company is a Mutual Life Insurance Company, the surplus earnings all belong to the policyholders.

(*b*) (1) Annual Dividends.

On the business of the Company issued since the 8th of June, 1929, a nominal scale of annual dividends has been used. The annual dividends payable in 1936 are on the following basis:

For the Ordinary Life plan, a bonus addition of $6.00 per M at all ages of issue; for the Limited Payment Life plans, a bonus addition of $7.00 per M at all ages of issue; for the Endowment plans, a bonus addition ranging from $5.00 per M at age 15 to $7.00 per M at age 55 and over; for Term plans, a cash dividend of 10% of the annual premium. The payment of the first annual dividend is conditional on payment of the second annual premium.

(2) Quinquennial Dividends.

The annual dividend forms the basis for the quinquennial dividend. The annual dividends for the quinquennial period are improved at an interest rate of 5% per annum to the end of the period.

(3) The dividends as computed above are translated into cash dividends on the basis of the Am (5) 3½% table. The premium reduction is computed on the temporary annuity certain basis at 3½% interest.

(*c*) The Company has only one annuity in force, which was issued on the non-participating basis.

Schedule of Dividends Payable in 1936

(1) For policies on the annual dividend basis issued during the years 1929 to 1935, inclusive, the schedule of cash dividends per $1,000 of insurance is:

	Age	1935	1934	1933	1932	1931	1930	1929
Ordinary Life....	25	$1 66	$1 70	$1 74	$1 78	$1 82	$1 87	$1 92
	35	2 12	2 17	2 23	2 29	2 35	2 41	2 47
	45	2 74	2 81	2 88	2 95	3 02	3 09	3 16
	55	3 45	3 52	3 60	3 67	3 74	3 82	3 89
20 Pay Life......	25	1 93	1 98	2 02	2 07	2 12	2 18	2 23
	35	2 47	2 54	2 60	2 67	2 74	2 81	2 88
	45	3 19	3 27	3 35	3 43	3 52	3 60	3 69
	55	4 03	4 11	4 20	4 29	4 37	4 46	4 54
20 Year Endow...	25	2 96	3 05	3 15	3 25	3 35	3 46	3 57
	35	3 27	3 37	3 48	3 58	3 70	3 81	3 93
	45	3 70	3 80	3 91	4 03	4 14	4 26	4 38
	55	4 34	4 45	4 55	4 66	4 77	4 88	4 99
5 Year Term.....	25	1 09	1 09	1 09	1 09	1 09	1 09	1 09
	35	1 19	1 19	1 19	1 19	1 19	1 19	1 19
	45	1 65	1 65	1 65	1 65	1 65	1 65	1 65
	55	2 89	2 89	2 89	2 89	2 89	2 89	2 89

Subject to the condition that, for policies issued in 1935, the second annual premium must be paid before the dividends accrue.

Schedule of Dividends—*Continued*

(2) For policies on the quinquennial dividend basis issued during the year 1931, the schedule of cash dividends per $1,000 of insurance is:

	Age	Annual Premium	Quinquennial Cash Dividends on Issues of 1931
Ordinary Life	25	$18 73	$ 9 71
	35	24 79	12 53
	45	35 75	16 08
	55	55 30	19 98
20 Pay Life	25	27 41	11 23
	35	33 85	14 48
	45	43 70	18 59
	55	60 53	23 11
20 Year Endowment	25	45 75	17 36
	35	47 48	19 10
	45	52 20	21 66
	55	64 59	25 21
5 Year Term	25	10 92	6 04
	35	11 93	6 59
	45	16 54	9 14
	55	28 94	15 99
"Select" Life	25	15 73	4 79
	35	21 31	6 15
	45	31 39	7 92
	55	49 44	9 93

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 3%, 1955	$25,000 00	$24,687 50
Dominion of Canada, 4½%, 1959	8,000 00	8,000 00
Dominion of Canada, 4½%, 1959	40,000 00	40,547 20
Dominion of Canada, 4½%, 1959	25,000 00	24,802 56
Dominion of Canada, 4½%, 1959	5,000 00	4,973 46
Dominion of Canada, 4½%, 1959	25,000 00	24,896 93
Dominion of Canada, 4½%, 1959	40,000 00	38,868 00
Dominion of Canada, 4½%, 1959	10,000 00	9,707 91
Dominion of Canada, 4½%, 1959	25,000 00	24,321 39
Dominion of Canada, 4½%, 1959	34,000 00	32,835 85
Dominion of Canada, 4½%, 1958	11,000 00	10,973 77
Dominion of Canada, 5%, 1943	2,000 00	1,992 91
Canadian National Railways, 4½%, 1957	10,000 00	10,961 17
Canadian National Railways, 4½%, 1957	10,000 00	11,166 23
Canadian National Railways, 5%, 1969	15,000 00	15,959 26
Canadian National Railways, 5%, 1969	25,000 00	28,477 15
Canadian National Railways, 5%, 1954	25,000 00	28,682 33
Canadian National Railways, 5%, 1954	25,000 00	28,682 33
Canadian National Railways, 5%, 1954	10,000 00	11,525 00
Canadian National Railways, 5%, 1954	10,000 00	11,262 50
Canadian National Railways, 5%, 1954	39,000 00	44,068 05
Alberta, 5%, 1943	5,000 00	4,747 11
Alberta, 5%, 1950	10,000 00	10,259 78
Alberta, 6%, 1947	20,000 00	20,776 04
Alberta, 6%, 1947	10,000 00	10,822 32
Alberta, 6%, 1947	45,000 00	48,543 83
Alberta, 6%, 1947	25,000 00	26,999 59
Alberta, 6%, 1947	10,000 00	10,846 72
Manitoba, 5½%, 1955	5,000 00	5,328 10
Manitoba, 5½%, 1958	6,000 00	6,415 20
Manitoba, 5½%, 1959	10,000 00	10,692 00
Manitoba, 6%, 1947	10,000 00	10,870 14
Manitoba, 6%, 1947	20,000 00	21,646 57
Manitoba, 6%, 1947	35,000 00	38,221 93
Manitoba, 6%, 1947	10,000 00	10,920 55
New Brunswick, 4½%, 1961	4,000 00	4,267 03
New Brunswick, 5%, 1957	6,000 00	5,803 30
New Brunswick, 5½%, 1950	7,000 00	6,683 27
New Brunswick, 5½%, 1950	15,000 00	14,321 25
New Brunswick, 5½%, 1950	15,000 00	15,597 20
New Brunswick, 5½%, 1952	3,000 00	3,472 50
New Brunswick, 5½%, 1952	2,000 00	1,887 56
Nova Scotia, 4½%, 1943	5,000 00	4,937 41
Ontario, 2%, 1939	55,000 00	49,489 94
Ontario, 3%, 1940	10,000 00	9,067 83
Ontario, 3%, 1940	12,000 00	10,557 60
Ontario, 3%, 1940	29,000 00	24,722 50
Ontario, 4%, 1961	1,000 00	991 46
Ontario, 4½%, 1949	25,000 00	24,303 41
Ontario, 5%, 1948	10,000 00	10,108 39
Ontario, 6%, 1941	10,000 00	9,908 02
Ontario, 6%, 1941	20,000 00	20,853 86
Ontario, 6%, 1941	8,000 00	8,341 53
Ontario, 6%, 1943	5,000 00	5,326 38
Ontario, 6%, 1943	8,000 00	9,139 80

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Prince Edward Island, 4 %, 1938	$6,000 00	$5,825 82
Prince Edward Island, 4 %, 1939	4,000 00	3,872 95
Saskatchewan, 4 %, 1960	47,000 00	41,301 25
Saskatchewan, 4 ½ %, 1951	22,000 00	21,010 00
Saskatchewan, 4 ½ %, 1951	21,000 00	20,003 00
Hydro-Electric Power Commission (Ontario), 4 ¾ %, 1970	10,000 00	11,381 86
Hydro-Electric Power Commission (Ontario), 4 ¾ %, 1970	5,000 00	5,550 00
Hydro-Electric Power Commission (Ontario), 5 %, 1943	26,000 00	25,275 64
Hydro-Electric Power Commission (Ontario), 6 %, 1941	8,000 00	8,789 89
Hydro-Electric Power Commission (Ontario), 6 %, 1941	12,000 00	12,367 46
Hydro-Electric Power Commission (Ontario), 6 %, 1940	35,000 00	36,141 25
Lethbridge N.I.D. (Alberta), 6 %, 1951	15,000 00	16,604 65
Lethbridge N.I.D. (Alberta), 6 %, 1951	15,000 00	15,141 69
Tisdale, Township of Ontario, 6 %, 1936-43	13,534 98	13,806 81
Argentine, National Government of, 5 ½ %, 1962	50,000 00	50,000 00
San Paulo, State of, 7 %, 1940	8,000 00	7,804 46
Belleville, 5 %, 1941-44	5,080 80	5.225 10
Belleville, 5 %, 1946-48-50	5,000 00	5,217 09
Brandon, 5 ½ %, 1956	19,000 00	20,474 40
Brantford, 4 %, 1951	2,000 00	1,772 24
Brantford, 5 %, 1958	2,000 00	1,994 25
Brantford, 5 %, 1946	2,000 00	1,982 72
Brantford, 5 %, 1937	1,000 00	992 50
Brantford, 5 %, 1941	1,000 00	979 73
Brantford, 5 %, 1945	1,000 00	980 78
Brantford, 6 %, 1940	1,000 00	1,027 70
Charlottetown, 4 ½ %, 1954	10,000 00	10,309 91
Edmonton, 5 ½ %, 1947	10,000 00	10,322 82
Edmonton, 5 ½ %, 1952	5,000 00	5,207 20
Fort William, 6 %, 1962	10,000 00	10,265 06
Galt, 5 ½ %, 1939	2,000 00	2,023 03
Galt, 5 %, 1960	5,000 00	5,699 66
Hamilton, 4 ½ %, 1947	20,000 00	20,914 00
Hamilton, 5 %, 1949	1,000 00	1,000 00
Hamilton, 5 %, 1947	2,000 00	2,000 00
Hamilton, 5 %, 1939	10,000 00	9.952 26
Hull, 5 ½ %, 1947	20,000 00	21.226 13
Kingston, 5 %, 1943	1,000 00	1,019 96
Kingston, 5 %, 1941	2,000 00	1,984 68
Kingston, 6 %, 1948	1,000 00	1,091 08
Kingston, 6 %, 1940	37,000 00	36,607 99
Kitchener, 5 %, 1940	5,000 00	5,042 04
Lethbridge, 6 %, 1936-37	923 87	933 66
Montreal, 4 ½ %, 1943	25,000 00	23,756 87
Montreal, 5 %, 1954	10,000 00	10,411 24
Montreal, 6 %, 1941	5,000 00	5,203 92
Montreal, 6 %, 1941	7,000 00	7,285 40
Montreal, 6 %, 1944	10,000 00	10,878 13
Montreal Metropolitan Commission, 4 ½ %, 1965	5,000 00	5,000 00
North Bay, 5 ½ %, 1936-42	1,754 96	1,748 82
North Bay, 5 ½ %, 1944-45	10,000 00	10,286 80
North Bay, 5 ½ %, 1945	4,000 00	3.953 66
Oshawa, 5 %, 1936-52	8,300 00	8,075 75
Ottawa, 5 ½ %, 1946	5,000 00	5,199 05
Ottawa, 5 ½ %, 1946	2,000 00	2,264 87
Owen Sound, 5 ½ %, 1945	10,000 00	10,360 56
Port Arthur, 5 ½ %, 1945	1,064 09	1,032 62
Port Arthur, 5 ½ %, 1957	2,023 06	1,924 75
Port Arthur, 5 ½ %, 1958	2,134 33	2,028 34
Prince Albert, 4 %, 1966	10,577 96	10,577 96
St. Catharines, 5 %, 1943	1,000 00	1,000 00
St. Hyacinthe, 4 ½ %, 1951	10,000 00	10,263 22
St. John, 5 %, 1969	1,000 00	1,124 20
St. John, 6 %, 1948	2,000 00	2,242 91
Summerside, 4 ½ %, 1954	15,000 00	15,486 19
Sydney, 6 %, 1951	14,000 00	15,366 86
Sydney, 6 %, 1951	7,000 00	7,683 43
Sydney, 6 %, 1948	3,000 00	3,254 33
Sydney, 6 %, 1948	4,000 00	4,280 10
Sydney, 6 %, 1951	6,000 00	6,483 08
Toronto, 5 ½ %, 1951	1,000 00	1,034 70
Toronto, 5 ½ %, 1938	2,000 00	2,024 76
Toronto, 5 ½ %, 1940	2,000 00	2,039 92
Victoria, 6 %, 1946	25,000 00	25,606 69
Welland, 5 %, 1951-55	20,740 72	20,699 90
Winnipeg, 6 %, 1941	20,000 00	20,853 86
Winnipeg, 6 %, 1942	10,000 00	10,421 76
Winnipeg, 6 %, 1946	10,000 00	10,620 72
Woodstock, 5 %, 1947	4,000 00	3,864 42
Souris, 5 %, 1935-40	3,301 83	3,249 70
Souris, 5 %, 1935-40	3,631 87	3,518 60
Carleton Place, 5 %, 1936-40	17,518 68	17,518 68
Collingwood, 5 %, 1936-45	3,516 18	3,453 02
Glace Bay, 5 %, 1938	5,000 00	5,041 92
Glace Bay, 5 %, 1938	5,000 00	4,898 01
Glace Bay, 5 ½ %, 1944	16,000 00	16,457 38
Glace Bay, 6 %, 1950	25,000 00	27,477 19
Haileybury, 5 %, 1936-37	725 68	722 77
Haileybury, 6 %, 1940-48	14,825 05	15,621 32
Haileybury, 6 %, 1936-39	1,619 54	1,619 54

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Hanover, 5½%, 1939-44	$10,566 05	$10,679 63
Kenora, 5%, 1942-46	19,156 40	19,156 40
Lindsay, 6%, 1936-39	7,000 00	7,072 70
New Waterford, 5%, 1947	8,000 00	7,928 86
New Waterford, 5½%, 1955	8,000 00	8,521 70
New Waterford, 6%, 1943	11,000 00	11,643 72
Oakville, 5½%, 1936-42	6,793 30	6,829 32
Port Colborne, 5%, 1936-42	8,267 95	8,224 60
Portage la Prairie, 5%, 1948	10,000 00	9,772 97
Portage la Prairie, 5%, 1948	30,000 00	30,000 00
Portage la Prairie, 5%, 1946	9,000 00	9,000 00
Port Hope, 5%, 1937	1,016 26	1,008 22
Port Hope, 5%, 1942	1,000 00	987 76
Renfrew, 5%, 1936-41	1,650 85	1,599 44
Renfrew, 5%, 1936-45	1,526 96	1,488 19
Renfrew, 5%, 1936-50	3,199 17	2,852 05
Renfrew, 5%, 1936-43	1,437 51	1,341 04
Renfrew, 6½%, 1936-48	7,244 03	7,244 03
Sarnia, 6%, 1936-37	5,851 96	5,884 92
St. Lambert, 5½%, 1952	5,000 00	5,196 63
St. Lambert, 5½%, 1954-62	4,000 00	4,174 57
St. Michel, 6%, 1956	15,000 00	16,502 05
Shelburne, 4%, 1936-39	1,259 49	1,248 27
Smith's Falls, 5¼%, 1936-42	1,639 34	1,643 17
Smith's Falls, 6%, 1936-39	3,082 39	3,117 99
Strathroy, 6½%, 1936-38	3,325 47	3,325 47
Tillsonburg, 5%, 1936-42	2,823 02	2,779 00
Timmins, 5½%, 1936-43	23,034 59	23,173 41
Trail, 5½%, 1945	24,000 00	24,744 76
Trail, 6%, 1943	17,000 00	17,994 81
Yorkton, 5%, 1936-41	1,683 94	1,677 20
Trenton, 5½%, 1942-47	5,000 00	4,951 47
Trenton, 5½%, 1947	2,000 00	1,968 50
Brooks, 6%, 1936-38	726 37	726 37
Forest Hill, 5%, 1937	4,000 00	3,988 60
Forest Hill, 5%, 1950	2,000 00	1,969 66
Forest Hill, 6%, 1940	10,000 00	10,196 94
Madoc, 5%, 1953-59	10,263 93	10,814 61
Strathcona, 4½%, 1936-56	6,998 22	6,919 56
Tompkins, 7½%, 1936-38	1,000 00	1,027 25
Elgin, 5%, 1936-40	2,817 07	2,836 03
Frontenac, 5½%, 1937	600 00	617 16
Frontenac, 5½%, 1942	1,000 00	1,071 84
Leeds & Grenville, 5½%, 1939	10,000 00	10,159 33
Northumberland, 6%, 1943	10,000 00	10,000 00
Ontario, 5%, 1939-40	9,709 42	9,725 19
Teck, 5½%, 1944-47	14,225 87	14,691 97
Teck, 6%, 1938-43	15,846 12	16,373 32
Tisdale, 6%, 1938-40	24,000 00	24,767 84
York (Guaranteed County York), 5%, 1953	5,000 00	5,208 00
East Kildonan, 5%, 1936-60	12,000 00	12,000 00
Beauharnois Light, Heat & Power Co., 5½%, 1973	15,000 00	14,406 55
Beauharnois Light, Heat & Power Co., 5½%, 1973	10,000 00	9,653 85
Beauharnois Light, Heat & Power Co., 5½%, 1973	25,000 00	25,373 46
British Columbia Power Corp., Ltd., 5½%, 1960	10,000 00	9,816 61
British Columbia Power Corp., Ltd., 5½%, 1960	25,000 00	26,164 24
Calgary Power Co., 5%, 1964	25,000 00	25,184 57
Canada Northern Power Corp., 5%, 1953	15,000 00	14,364 69
Canada Northern Power Corp., 5%, 1953	5,000 00	5,000 00
Duke-Price Power Co., Ltd., 6%, 1966	25,000 00	24,265 49
Gatineau Power Co., Ltd., 5%, 1956	25,000 00	23,843 75
Gatineau Power Co., Ltd., 5%, 1956	25,000 00	24,756 62
International Power Co., Ltd., 6%, 1957	50,000 00	47,126 55
Montreal Tramways Co., 5%, 1955	25,000 00	24,127 94
National Light & Power Co., Ltd., 6%, 1949	25,000 00	24,793 54
Ottawa Valley Power Co., 5½%, 1970	25,000 00	26,485 01
Power Corporation of Canada, 4½%, 1959	10,000 00	7,987 90
Shawinigan Water & Power Co., 5%, 1970	10,000 00	9,975 22
Shawinigan Water & Power Co., 5%, 1970	20,000 00	20,741 75
West Kootenay Power & Light Co., Ltd., 5%, 1956	6,000 00	5,726 49
British American Oil Co., Ltd., 4%, 1945	10,000 00	10,000 00
British American Oil Co., Ltd., 4%, 1945	5,000 00	4,994 01
Canadian Vickers, Ltd., 6%, 1947	25,000 00	24,789 25
Canadian International Paper Co., 6%, 1949	50,000 00	47,724 60
Dominion Realty Corp., Ltd., 5½%, 1945	10,000 00	9,963 47
Federal Grain, Ltd., 6%, 1949	25,000 00	23,963 26
General Steel Wares, Ltd., 6%, 1952	51,000 00	51,214 42
International Power & Paper of Nfld., 5%, 1968	7,000 00	6,669 35
Kingston Elevator Co., Ltd., 6%, 1950	25,000 00	24,178 67
Lord Nelson Hotel Co., Ltd., 4%, 1949	30,000 00	30,974 00
McColl Frontenac Oil Co., Ltd., 6%, 1949	20,000 00	20,094 10
McColl Frontenac Oil Co., Ltd., 6%, 1949	10,000 00	10,257 63
McColl Frontenac Oil Co., Ltd., 6%, 1949	10,000 00	10,430 09
McColl Frontenac Oil Co., Ltd., 6%, 1949	15,000 00	15,680 97
Metropolitan Corporation of Canada, Ltd., 6%, 1947	39,000 00	38,346 55
Montreal Apartments, Ltd., 5½%, 1948	50,000 00	49,407 52
Peel St. Realties, Ltd., 6½%, 1950	25,000 00	24,427 67
Smith, Howard, Paper Mills, Ltd., 5½%, 1953	25,000 00	23,725 06
Smith, Howard, Paper Mills, Ltd., 5½%, 1953	50,000 00	47,835 50
Viceroy Mfg. Co., Ltd., 6½%, 1950	10,000 00	9,784 90
Totals	$3,009,019 28	$3,040,384 03

Schedule "D"—*Continued*

Refinanced Securities (*not in default*)

	Par Value	Book Value	Authorized Market Value
P. Burns & Co., Ltd., 5%, 1958	$50,000 00	$49,567 37	$41,500 00
Consolidated Paper Corporation, 5½%, 1961	57,500 00	57,500 00	17,250 00
Donnacona Paper Co., 5½%, 1948	50,000 00	49,530 72	28,750 00
Gleneagles Investment Co., 5%, 1944	19,400 00	18,936 19	10,185 00
Totals	$176,900 00	$175,534 28	$97,685 00

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Market Value
Brazil, United States of, 6½%, 1957	$30,000 00	$25,494 82	$7,200 00
Brazil, United States of, 5%, 1951	5,800 00	5,800 00	3,480 00
San Paulo, State of, 6%, 1968	25,000 00	21,114 32	3,750 00
Uruguay, Republic of, 6%, 1964	25,000 00	24,159 06	9,750 00
Blind River, 5½%, 1942-57	12,000 00	12,242 36	12,242 36
Bridgeburg, 6%, 1944-50	20,277 68	20,277 68	14,599 44
Bridgeburg, 5½%, 1938-41	10,000 00	10,195 98	7,200 00
Essex Border Commission, 5¾%, 1950	10,000 00	10,368 70	5,000 00
Essex Border Commission, 5½%, 1947-48	25,000 00	25,837 37	12,500 00
Herbert, Sask., 5½%, 1930-41	1,501 94	1,466 57	930 62
Inverness, 5%, 1950	1,500 00	1,500 00	1,275 00
La Salle, Ont., 5½%, 1943-47	10,177 37	10,386 66	4,986 73
Leamington, 5½%, 1936-39	12,000 00	12,089 09	10,200 00
Mimico, 6%, 1940-41	4,560 72	4,657 81	3,420 00
Mimico, 6%, 1940-41	3,015 93	3,080 15	2,260 25
Midland, 4%, 1938-41	11,003 70	11,081 68	9,022 46
Midland, 6½%, 1934-35	2,030 04	2,033 33	1,664 60
Midland, 6½%, 1934-40	6,968 58	6,993 53	5,713 76
Rossland, 5½%, 1947	15,000 00	15,320 63	13,800 00
Sandwich, 5½%, 1932-40	16,823 81	17,050 64	8,580 14
Sandwich East, 5¼%, 1935-47	51,000 00	51,000 00	23,970 00
Sudbury, 5%, 1933-34	2,984 08	2,937 13	2,536 40
Sudbury, 5%, 1934	764 21	756 09	649 40
Sudbury, 5%, 1946	20,000 00	19,834 60	17,000 00
Thorold, 5%, 1955-58	13,840 15	14,025 13	11,348 80
Weston, 6%, 1947-48	10,132 74	10,755 15	8,105 60
Weston, 6%, 1942-48	10,606 88	11,174 07	8,484 80
Windsor, 5%, 1933-52	9,870 31	9,568 26	7,402 50
Windsor, 5½%, 1944-45	14,000 00	14,219 78	10,500 00
East York, 5½%, 1938	25,000 00	25,240 29	18,000 00
East York, 5½%, 1956-66	19,779 01	20,927 69	14,240 88
North York, 5½%, 1945-57	20,035 60	21,136 56	17,029 75
St. Vital, 5½%, 1956	8,400 00	8,400 00	4,284 00
Scarborough, 5%, 1936-50	17,899 79	17,899 79	13,603 24
Scarborough, 5%, 1936-45	8,045 53	8,045 53	6,114 20
Scarborough 5½%, 1936-45	12,378 02	12,751 82	9,407 28
Scarborough, 6%, 1936-45	12,091 72	12,528 13	9,189 16
York, 6%, 1945-46	32,986 67	32,673 88	26,388 80
Walkerville, 5%, 1939	10,000 00	9,982 30	8,185 24
Walkerville, 4½%, 1940-43	4,404 91	4,101 58	3,362 82
Hanna School District, 6%, 1936-47	863 23	863 23	733 55
Abitibi Power & Paper Co., Ltd., 5%, 1953	75,000 00	69,019 34	30,750 00
Abitibi Power & Paper Co., Ltd., 5%, 1953	25,000 00	23,892 73	10,250 00
Canada Steamship Lines, 6%, 1941	10,000 00	9,954 95	4,200 00
Detroit International Bridge Co., 6½%, 1952	25,000 00	22,270 60	1,250 00
Great Lakes Paper Co., Ltd., 6%, 1950	25,000 00	22,759 38	11,250 00
Lake St. John P. & P. Co., Ltd., 6½%, 1947	11,000 00	11,000 00	10,010 00
Legare, P. T., Co., Ltd., 6%, 1947	15,000 00	15,000 00	3,750 00
Pacific Coast Terminals, Ltd., 6½%, 1948	25,000 00	25,000 00	4,250 00
Stock Exchange Bldg. Corp., Ltd. (Van.), 6%, 1944	25,000 00	24,557 25	10,250 00
Western Steel Products, Ltd., 6%, 1948	10,000 00	9,860 55	3,100 00
Windsor Hotel of S.S. Marie, Ltd., 6½%, 1950	50,000 00	49,554 14	15,000 00
Winnipeg Electric Co., 6%, 1954	61,000 00	61,710 68	46,055 00
Totals	$909,742 62	$894,551 01	$508,226 78

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Market Value
Bank of Montreal	$2,500 00	$7,875 00	$5,025 00
Burns & Co., Ltd., "A"	N.P.V.	1 00	2,750 00
Canadian Pacific Railway Co.	10,000 00	22,500 00	4,500 00
Consolidated Paper Corp., Ltd.	N.P.V.	26,508 67	2,500 00
Donnacona Paper Co., Ltd., "A"	N.P.V.	1 00	3,931 25
Gleneagles Investment Co., "A"	N.P.V.	1 00	194 00
Middle West Utilities Co., 6% Con. Pfd.	N.P.V.	10,150 00	100 00
National Public Service Corp., $3.50 Con. Pfd.	N.P.V.	4,837 50	100 00
Shawinigan Water & Power Co.	N.P.V.	10,000 00	2,000 00
Simpson Co., Ltd., Robert, 6% Pfd.	15,000 00	15,675 00	16,500 00
Totals		$97,549 17	$37,600 25

NEW YORK LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.
Chief or General Agent in Ontario.—Ralph M. Devins, 330 Bay St., Toronto.
Date of Incorporation.—1841. *Date commenced business in Canada.*—1868.

Assets in Canada	$47,819,299
Ontario business in force (gross)	44,820,856
Canadian business in force (gross)	152,520,657

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,576,318
Premiums—Canada (net)	5,086,073
Death Claims—Ontario (net)	630,234
Death Claims—Canada (net)	1,992,654

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—D. R. Thomson, Stock Exchange Bldg., Vancouver, B.C.
Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton, Ont.
Date of Incorporation.—1901. *Date commenced business in Canada.*—April 22, 1912.

Assets in Canada	$709,787
Liabilities in Canada	366,901

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$204,688
Premiums—Canada (net)	626,586
Claims—Ontario (net)	65,125
Claims—Canada (net)	222,214

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.
Date of Incorporation.—Feb. 26, 1895. *Date commenced business in Canada.*—Oct. 20, 1931.

Assets in Canada	$143,221
Liabilities in Canada	38,905

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums —Ontario (net)	$26,864
Premiums—Canada (net)	64,565
Claims—Ontario (net)	13,385
Claims—Canada (net)	35,397

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Harry P. Douglas, Montreal.
Chief or General Agent in Ontario.—Walter Hammond, 1200 Bay St. (Room 3), Toronto.
Date of Incorporation.—1873. *Date commenced business in Canada.*—February 3, 1909.

Life:	
Assets in Canada	$96,711,529
Ontario business in force (gross)	264,264,111
Canadian business in force (gross)	497,562,452
Other than Life:	
Assets in Canada	65,461
Liabilities in Canada	2,447

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$9,138,035
Premiums—Canada (net)	16,832,731
Death Claims—Ontario (net)	1,452,628
Death Claims—Canada (net)	2,972,047
Other than Life:	
Premiums—Ontario (net)	3,089
Premiums—Canada (net)	6,228
Claims—Ontario (net)	534
Claims—Canada (net)	2,904

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*See note on page 1.

ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, John Hyde, Westmount, Que.; Vice-President, E. E. Workman; General Manager, W. F. Patterson, Montreal.

Directors.—C. E. Ward, Montreal; Lucien St. Mars, Longueuil; P. Wickham, St. Lambert; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; E. E. Workman, Montreal; John Hyde, Westmount, Que.; W. F. Patterson, Westmount, Que.; M. M. Johnston, Westmount, Que.

Chief or General Agent in Ontario.—C. Gettings, 72 James St. S., Hamilton, Ont.

Date of Incorporation.—1910. *Date commenced business in Canada.*—July 1, 1910.

Life:	
Assets in Canada	$954,601
Ontario business in force (gross)	2,205,553
Canadian business in force (gross)	3,333,646
Other than Life:	
Assets in Canada	$20,700
Liabilities in Canada	11,122

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:	
Premiums—Ontario (net)	$61,763
Premiums—Canada (net)	107,196
Death Claims—Ontario (net)	9,779
Death Claims—Canada (net)	54,279
Other than Life:	
Premiums—Ontario (net)	1,021
Premiums—Canada (net)	1,282
Claims—Ontario (net)	618
Claims—Canada (net)	897

STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.

Chief or General Agent in Ontario.—Wilfrid Pocklington, 24 King St. West, Toronto.

Date of Organization.—1825. *Date commenced business in Canada.*—1846.

Assets in Canada	$26,212,650
Ontario business in force (gross)	9,969,796
Canadian business in force (gross)	31,087,178

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$255,459
Premiums—Canada (net)	869,481
Death Claims—Ontario (net)	140,410
Death Claims—Canada (net)	432,570

STATE LIFE INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. T. Hunter, Toronto.

Chief or General Agent in Ontario.—A. T. Hunter, 9 Richmond St. East, Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—1904.

Assets in Canada	$411,509
Ontario business in force (gross)	936,286
Canadian business in force (gross)	949,149

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$13,930
Premiums—Canada (net)	18,564
Death Claims—Ontario (net)	2,000
Death Claims—Canada (net)	2,000

UNION MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND

Principal Office in Canada, Toronto, Ont.

Chief or General Agent in Ontario.—Wm. R. Gibson, 500 King St. W., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—1933.

Guaranty fund paid in	$150,000
Total assets	1,185,460
Total Liabilities	610,479

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$9,008
Premiums—Canada (net)	9,008
Claims—Ontario (net)	2,857
Claims—Canada (net)	2,857

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Miller, Toronto.

Chief or General Agent in Ontario.—H. C. Miller, 609 Federal Bldg., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

Assets in Canada	$109,455
Liabilities in Canada	64,528

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$54,745
Premiums—Canada (net)	116,197
Claims—Ontario (net)	16,600
Claims—Canada (net)	46,975

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*See note on page 1.

C

CASH MUTUAL INSURANCE CORPORATIONS

C

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.

Organized.—September 5, 1870. *Date commenced business in the Province.*—October 28, 1871.

Officers.—President, George C. H. Lang; Vice-President, Henry Knell; General Manager, F. W. Snyder; Assistant General Manager and Secretary-Treasurer, W. W. Foot.

Directors (as at date of filing statement).—Geo. C. H. Lang, L. J. Breithaupt, Henry Knell, Carl Kranz, W. D. Euler, W. J. Motz, H. C. Krug, H. J. Sims, F. W. Snyder.

Auditors.—Scully & Scully, and J. A. Law.

Statement for Year Ending 31st December, 1935

Assets

Book value of real estate:		
Office premises		$60,000 00
Held for sale		9,465 54
Mortgage loans on real estate, first mortgages		769,050 34
Loans secured by bonds, stocks and other collateral		2,000 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$954,360 72	
In default	173,008 80	
		1,127,369 52
Book value of stocks owned		69,889 33
Cash on hand and in banks:		
On hand at Head Office	$4,282 56	
In chartered banks of Canada in Canada	37,688 66	
		41,971 22
Interest due, $2,829.93; accrued, $19,393.49	$22,223 42	
Rents due	333 30	
		22,556 72
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$35,785 81	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935	7,431 10	
		43,216 91
Total Admitted Assets		$2,145,519 58

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$2,834 70	$1,670 37	$4,505 07
Total net reserve, $258,401.47; carried out at 80% thereof	183,342 27	23,378 91	206,721 18
Reserve and unpaid losses under unlicensed reinsurance unsecured			1,811 31
Taxes due and accrued			7,917 41
Reserve for loss on investments			135,000 00
Agents' credit balances			42 06
Reinsurance companies' credit balances			17 32
Total Liabilities			$356,014 35
Excess of assets over liabilities (surplus for protection of policyholders)			1,789,505 23
Total Liabilities			$2,145,519 58

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$271,266 23	$42,210 33	$313,476 56
Reserve of unearned premiums (80%):			
At beginning of year	$171,338 48	$22,773 04	$194,111 52
At end of year	183,342 27	23,378 91	206,721 18
Increase	$12,003 79	$605 87	$12,609 66
Net premiums earned	$259,262 44	$41,604 46	$300,866 90
Net losses and claims incurred	$77,157 97	$21,577 93	$98,735 90
Net adjustment expenses	1,443 84	....	1,443 84
Commissions	....	....	72,992 44
Taxes (excluding taxes on real estate)	....	....	8,519 45
Salaries, fees and travelling expenses	....	....	57,166 85
All other expenses			18,783 02
Total claims and expenses			$257,641 50
Underwriting profit			$43,225 40

Profit and Loss Account—*Continued*

Other revenue:		
Interest earned	$90,407 55	
Dividends earned	500 00	
Bad debts recovered previously written off	158 04	
Profit on sale of securities and real estate	2,302 62	
Premium on exchange	29 03	
Miscellaneous income	860 50	
		94,257 74
Other expenditure:		
Commission on mortgage loans		1,225 63
Net Profit for the Year		$136,257 51

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year		$1,648,023 29
Net profit for the year brought down		136,257 51
		$1,784,280 80
Add: Decrease in unadmitted assets	$4,125 62	
Decrease in unlicensed reinsurance unsecured	1,098 81	
		5,224 43
Surplus of Assets over Liabilities at End of Year		$1,789,505 23

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$56,995,125	$4,952,332	$61,947,457
Taken in 1935, including renewed	38,270,376	5,085,062	43,355,438
Total	$95,265,501	$10,037,394	$105,302,895
Ceased in 1935	35,656,224	4,360,948	40,017,172
Gross in force, December 31, 1935	$59,609,277	$5,676,446	$65,285,723
Reinsurance in force, December 31, 1935	5,600,007	....	5,600,007
Net in Force, December 31, 1935	$54,009,270	$5,676,446	$59,685,716

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire:						
Ontario	474,571 67	345,151 38	331,100 74	488,622 31	51,425 74	437,196 57
Elsewhere	52,809 14	50,255 28	47,298 68	55,765 74	....	55,765 74
Totals	527,380 81	395,406 66	378,399 42	544,388 05	51,425 74	492,962 31
Weather:						
Ontario	....	378 83	....	378 83	45 00	333 83
Elsewhere	....	....	....	....	....	....
Totals	....	378 83	....	378 83	45 00	333 83
All Business:						
Ontario	474,571 67	345,530 21	331,100 74	489,001 14	51,470 74	437,530 40
Elsewhere	52,809 14	50,255 28	47,298 68	55,765 74	....	55,765 74
Totals	527,380 81	395,785 49	378,399 42	544,766 88	51,470 74	493,296 14

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½%, 1958	$50,000 00	$50,122 37
Dominion of Canada, 4½%, 1958	25,000 00	24,878 35
Dominion of Canada, 4½%, 1958	35,000 00	34,576 11
Dominion of Canada, 4½%, 1958	32,000 00	29,830 78
Dominion of Canada, 4½%, 1958	25,000 00	27,662 25
Dominion of Canada, 4½%, 1958	50,000 00	49,635 77
Dominion of Canada, 4½%, 1958	20,000 00	20,996 65
Dominion of Canada, 4½%, 1957	15,000 00	15,825 00
Dominion of Canada, 3½%, 1949	10,000 00	10,050 00
Dominion of Canada, 4%, 1945	25,000 00	22,674 70
Dominion of Canada, 4½%, 1958	10,000 00	10,436 39
Dominion of Canada, 4½%, 1958	3,000 00	3,232 50
Province of Alberta, 4½%, 1960	29,000 00	27,159 28
Province of British Columbia, 4½%, 1960	10,000 00	9,952 81
Province of Alberta, 4%, 1953	12,000 00	10,515 63
Province of British Columbia, 5%, 1943	15,000 00	14,724 46
Province of British Columbia, 4½%, 1953	10,000 00	9,041 88

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Alberta, 5%, 1955	$14,000 00	$13,870 86
Province of New Brunswick, 4½%, 1958	10,000 00	10,905 65
Province of Ontario, 4½%, 1940	45,000 00	43,325 73
Province of New Brunswick, 5½%, 1950	25,000 00	25,048 75
Province of Nova Scotia, 4½%, 1961	10,000 00	10,507 13
Province of Saskatchewan, 4%, 1960	10,000 00	9,627 83
Province of Nova Scotia, 3%, 1947	29,000 00	23,700 50
Town of Timmins, Ontario guaranteed, 5%, 1951-52	10,000 00	10,000 00
Hydro-Electric Power Commission, 4½%, 1960	25,000 00	24,455 05
Hydro-Electric Power Commission, 4¾%, 1970	20,000 00	20,519 42
Hydro-Electric Power Commission, 4¾%, 1970	10,000 00	11,037 50
Hydro-Electric Power Commission, 4¾%, 1970	10,000 00	10,336 51
Town of Berlin, 4½%, 1937	529 80	529 80
City of Kitchener, 6%, 1936-47	1,654 39	1,654 39
Township of Etobicoke, 5½%, 1938-41	30,445 93	30,935 62
Town of Mimico, 5%, 1936-48	30,086 78	30,263 53
City of Vancouver, 5%, 1945	15,000 00	14,952 74
Calgary Power Company, 5%, 1960	15,000 00	14,093 19
Gatineau Power Company, 5%, 1956	15,000 00	13,954 14
MacLaren Quebec Power Co., 5½%, 1964	10,000 00	9,787 27
Gatineau Power Company, 5%, 1956	10,000 00	9,756 00
Duke Price Power Company, 6%, 1966	5,000 00	5,169 10
Duke Price Power Company, 6%, 1966	10,000 00	10,140 72
Waterloo Trust & Savings Inv. Rec., 5%, 1938	25,000 00	25,000 00
Waterloo Trust & Savings Inv. Rec., 3½%, 1938	25,000 00	25,000 00
Simpsons, Limited, 6%, 1949	25,000 00	24,885 80
Canada Gypsum & Alabastine, 5½%, 1948	25,000 00	24,448 18
Famous Players Corporation, 6%, 1948	5,000 00	5,000 00
Economic Investment Trust, 5%, 1957	10,000 00	9,427 27
Maple Leaf Milling Co., 5½%, 1949	10,000 00	9,676 40
Jewish Hospital Committee, 5%, 1947-49	35,000 00	34,373 37
Consolidated Paper Company, 5½%, 1961	50,000 00	48,238 34
Colonial Steampships, Ltd., 6%, 1954	17,500 00	17,500 00
Westmount Golf & Country Club, Ltd., 5%, 1935-50	4,925 00	4,925 00
Totals	$962,141 90	$954,360 72

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Windsor R.C. Separate Schools, 5½%, 1949-50	$28,200 20	$27,893 47	$20,868 00
Township of York, 5%, 1940	19,000 00	18,662 52	14,250 00
Township of Sandwich West, 5%, 1950-53	15,000 00	13,198 40	6,000 00
Township of North York, 5%, 1945-60	24,134 40	24,066 89	19,200 00
Township of Scarborough, 5%, 1941	25,010 95	24,843 57	19,250 00
Northwestern Power Co., Ltd., C.D., 6%, 1960	15,000 00	14,701 24	7,650 00
Northwestern Power Scrip, 1935	75 00	....	....
Abitibi Power & Paper Co., C.D., 5%, 1953	30,000 00	25,068 00	12,600 00
Canada Steamship Lines, Ltd., C.D., 6%, 1941	25,000 00	24,574 71	11,500 00
Totals	$181,420 55	$173,008 80	$111,318 00

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Canadian Pacific Railway Co., 840 shs	$21,000 00	$47,539 33	$10,080 00
Mercury Mills, Limited, preferred, 100 shs	10,000 00	9,300 00	1,000 00
Waterloo Trust & Savings Co., 100 shs	10,000 00	12,500 00	10,000 00
Consolidated Paper Corporation, 500 shs	....	....	1,000 00
Colonial Steamships, Limited, 175 shs	....	....	175 00
Maple Leaf Milling Co., Ltd., preferred, 20 shs	....	275 00	80 00
Maple Leaf Milling Co., Ltd., preferred, 20 shs	....	275 00	80 00
Totals	$41,000 00	$69,889 33	$22,415 00

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT, ONT.

Date commenced business in the Province.—October 10, 1839.

Officers.—President, Alex. R. Goldie; Vice-President, John R. Blake; Secretary-Treasurer, Edwin S. Hood; General Manager, J. N. MacKendrick; Assistant Secretary-Treasurer, F. V. Rigsby.

Directors (as at date of filing statement).—Alex. R. Goldie, John R. Blake, J. N. MacKendrick, Jas. D. Allan, Hugh L. McCulloch, C. Gordon Cockshutt, W. W. Wilkinson, Wm. Philip, F. G. Rolph.

Auditors.—Thorne, Mulholland, Howson & McPherson, C.A.

Statement for Year Ending 31st December, 1935

Assets

Book value of real estate:		
Expenditures *re* new Head Office	$104,396 03	
Office premises	30,000 00	
Held for sale	5,620 19	
		$140,016 22
Mortgage loans on real estate, first mortgages		192,773 89
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$1,572,571 02	
In default	214,533 10	
		1,787,104 12
Cash on hand and in banks:		
On hand at Head Office	$3,073 90	
In chartered banks of Canada in Canada	62,727 12	
In all other banks and depositories	5,217 47	
		71,018 49
Interest due, $13.75; accrued, $31,179.44		31,193 19
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$25,072 91	
Bills receivable—agents':		
Respecting business written on or after October 1, 1935	5,414 95	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935	7,719 61	
		38,207 47
Amount due from reinsurance on losses already paid		422 61
Total Admitted Assets		$2,260,735 99

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$13,029 47	$1,445 20	$14,474 67
Total net reserve, $330,197.25; carried out at 80% thereof	244,899 94	19,257 86	264,157 80
Taxes due and accrued			9,000 00
Borrowed money			5,414 95
Return premiums and balances due agents			4,196 45
Reserve for loss on investments			20,000 00
Contingency reserves			32,944 22
Balance due to reinsurance company			55 59
Interest paid in advance			534 30
Rent paid in advance			440 00
Provision for dividends to members, payable in 1936			10,000 00
Total Liabilities			$361,217 98
Excess of assets over liabilities (surplus for protection of policyholders)			1,899,518 01
Total Liabilities			$2,260,735 99

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$296,224 28	$38,381 21	$334,605 49
Reserve of unearned premiums (80%):			
At beginning of year	$226,379 28	$19,351 33	$245,730 61
At end of year	244,899 94	19,257 86	264,157 80
Increase	$18,520 66	Decr. $93 47	$18,427 19
Net premiums earned	$277,703 62	$38,474 68	$316,178 30
Net losses and claims incurred	$94,282 48	$10,351 22	$104,633 70
Net adjustment expenses	2,946 76	380 30	3,327 06
Commissions	61,873 74	14,119 22	75,992 96
Taxes (excluding taxes on real estate)	8,951 84	791 00	9,742 84
Salaries, fees and travelling expenses	51,066 87	....	51,066 87
All other expenses			17,590 79
Total claims and expenses			$262,354 22
Underwriting profit			$53,824 08
Other revenue:			
Interest earned		$97,895 32	
Rents earned		1,927 67	
Profit on sale of securities and real estate		25,692 95	
			125,515 94
Other expenditure:			
Donation Galt Community Relief Fund			3,000 00
Net Profit for the Year			$176,340 02

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year		$1,775,677 93
Net profit for the year brought down		176,340 02
		$1,952,017 95
Decrease in unadmitted assets		1,500 06
		$1,953,518 01
Provision for organization and extensions	$30,000 00	
Depreciation of investments	20,000 00	
Provision for contingencies	4,000 00	
		54,000 00
Surplus of Assets over Liabilities at End of Year		$1,899,518 01

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$64,949,242 96	$4,650,279 61	$69,599,522 57
Taken in 1935, including renewed	28,821,476 80	5,448,736 07	34,270,212 87
Totals	$93,770,719 76	$10,099,015 68	$103,869,735 44
Ceased in 1935	23,905,400 72	4,650,279 61	28,555,680 33
Gross in force, December 31, 1935	$69,865,319 04	$5,448,736 07	$75,314,055 11
Reinsurance in force, December 31, 1935	7,623,957 99	152,250 00	7,776,207 99
Net in Force, December 31, 1935	$62,241,361 05	$5,296,486 07	$67,537,847 12

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire:						
Ontario	610,904 36	379,427 50	318,608 69	671,723 17	72,109 91	599,613 26
Elsewhere	48,378 31	41,346 06	48,378 31	41,346 06	932 82	40,413 24
Totals	659,282 67	420,773 56	366,987 00	713,069 23	73,042 73	640,026 50

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Ontario, 6%, 1941	$75,000 00	$75,000 00
Province of Ontario, 6%, 1943	35,000 00	35,000 00
Province of Ontario, 6%, 1943	22,000 00	22,000 00
Province of Saskatchewan, 6%, 1952	26,000 00	24,147 50
Province of Saskatchewan, 6%, 1952	23,500 00	21,502 50
Province of Alberta, 6%, 1947	30,000 00	28,200 00
Province of Manitoba, 6%, 1947	25,000 00	23,625 00
Province of Manitoba, 6%, 1947	25,000 00	23,625 00
Province of New Brunswick, 5½%, 1950	25,000 00	23,775 00
Province of Manitoba, 5½%, 1955	27,000 00	25,987 50
Dominion of Canada, 5%, 1943	1,000 00	1,000 00
Province of New Brunswick, 5%, 1963	25,000 00	24,875 00
Province of Manitoba, 5½%, 1958	8,000 00	7,440 00
Dominion of Canada, 4½%, 1958	31,000 00	30,922 50
Dominion of Canada, 4½%, 1958	31,000 00	30,953 50
Province of New Brunswick, 4¾%, 1955	20,000 00	19,540 00
Dominion of Canada, 3½%, 1949	25,000 00	24,125 00
Province of Ontario, 5½%, 1947	25,000 00	28,430 00
Province of Ontario, 5%, 1948	25,000 00	27,937 50
Province of Ontario, 5%, 1948	25,000 00	27,587 50
Province of Nova Scotia, 3%, 1945	100,000 00	99,000 00
Dominion of Canada, 3%, 1955	50,000 00	49,375 00
Dominion of Canada, 4½%, 1959	54,000 00	58,033 80
East Flamboro Twp., 5%, 1936-41	3,136 63	3,136 63
Toronto, 6%, 1943-50	23,000 00	23,000 00
Toronto, 6%, 1943-50	37,000 00	37,000 00
Toronto, 6%, 1943	58,000 00	58,000 00
Toronto, 6%, 1945	20,000 00	20,000 00
Toronto, 6%, 1947	25,000 00	25,000 00
Toronto, 6%, 1948	23,000 00	23,000 00
Toronto, 6%, 1949	16,000 00	16,000 00
Toronto, 6%, 1950	20,000 00	20,000 00
Galt, 6%, 1962	35,000 00	50,000 00
Galt, 6%, 1940-42	15,000 00	
Kitchener, 5½%, 1953	5,000 00	5,187 00
Kenora, 5½%, 1937	15,000 00	14,572 50
Kenora, 5½%, 1937	10,000 00	9,715 00
Welland, 5%, 1953-55	25,000 00	25,000 00
Fort William, 5%, 1957	30,000 00	29,925 00

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Oshawa, 5%, 1940-49	$12,435 41	$12,435 41
Galt, 5½%, 1936-43	7,460 28	7,906 73
North Bay, 5%, 1936-47	23,825 54	23,825 54
Waterdown, 5½%, 1936-57	12,986 84	13,852 34
Kenora, 5%, 1947-50	20,111 15	20,111 15
Township of Teck, 5½%, 1937-41	18,003 89	18,658 61
North Bay R.C. Separate School, 6%, 1940-49	13,432 12	13,593 11
Galt, 5%, 1936-45	18,598 24	18,575 23
Rainy River, 6%, 1936-45	11,987 56	12,247 54
Dryden, 5½%, 1952-55	11,091 87	11,091 87
Dryden, 5½%, 1954-55	2,871 28	2,871 28
Brampton, 6%, 1943-52	20,000 00	19,600 00
Hamilton, 6%, 1951	3,000 00	3,000 00
Ottawa Separate School, 6%, 1962	30,000 00	30,849 00
Township of Teck, 6%, 1946	4,000 00	3,635 60
Vancouver, 5%, 1960	25,000 00	24,500 00
Port Arthur, 5½%, 1948	15,000 00	14,400 00
Sault Ste. Marie, 6%, 1951	17,000 00	17,000 00
Montreal, 4½%, 1948	10,000 00	9,475 00
Township of Teck, 6%, 1945-47	23,000 00	22,599 30
Township of Nepean, 5%, 1953-55	5,948 67	5,538 71
Township of Nepean, 6%, 1955-58	43,950 67	46,435 71
Rainy River, 6%, 1936-39	3,226 19	3,115 43
Montreal, 5%, 1954	20,000 00	21,050 00
North Battleford, 5½%, 1953	9,733 33	9,100 66
Vegreville, 6%, 1950-52	10,324 37	10,324 37
North Bay, 5%, 1939-41	1,500 00	1,500 00
Canada Permanent Mortgage Corp., 5%, 1937	10,000 00	10,000 00
Victoria Trust & Savings Co., 5%, 1938	10,000 00	10,000 00
Dominion Realty, 5½%, 1939	5,000 00	5,050 00
Dominion Realty, 5½%, 1945	10,000 00	10,110 00
McLaren Quebec Power Co., 5½%, 1964	20,000 00	20,000 00
Calgary Power Co., Ltd., 5%, 1964	8,500 00	8,500 00
Calgary Power Co., Ltd., 5%, 1964	15,000 00	15,000 00
Guelph & Ont. Savings Co., 4%, 1940	5,000 00	5,000 00
Totals	$1,571,624 04	$1,572,571 02

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Bridgeburg, 5½%, 1934-43	$15,262 90	$15,501 09	$10,989 29
Township of Etobicoke, 6%, 1933-62	11,765 00	11,765 00	9,412 00
Fort Erie, 5½%, 1934-54	25,338 09	25,211 40	19,510 32
Mimico, 6%, 1939-42	1,827 38	1,921 16	1,370 53
Mimico, 6%, 1939-42	4,576 21	4,811 26	3,432 16
Mimico, 6%, 1938-42	4,329 15	4,545 69	3,246 86
Mimico, 6%, 1939-42	7,130 98	7,483 63	5,348 23
Mimico, 5%, 1946-56	21,083 35	20,642 49	15,812 51
New Toronto, 6%, 1933-44	10,226 90	9,893 58	7,670 17
North York Township, 6%, 1945-47	20,008 66	19,086 55	17,007 36
Scarborough Township, 5½%, 1933-38	4,468 97	4,468 97	3,396 42
York Township, 5%, 1936	25,000 00	25,000 00	20,000 00
York Township, 5%, 1937	10,000 00	9,646 00	8,000 00
Fort Frances, 5½%, 1936-46	27,000 00	27,743 60	27,743 60
Fort Frances, 5½%, 1945-47	10,072 15	10,691 1S	10,691 18
Niagara Falls, 6%, 1946	8,000 00	16,121 50	13,940 00
Niagara Falls, 6%, 1947	9,000 00		
Totals	$215,089 74	$214,533 10	$177,570 63

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto, Ont.
Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto, Ont.
Date of Incorporation.—1865. *Date commenced business in Canada.*—October 6, 1915.

Assets in Canada	$198,319
Liabilities in Canada	82,202

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$57,704
Premiums—Canada (net)	100,519
Claims—Ontario (net)	20,677
Claims—Canada (net)	46,195

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*See note on page 1.

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD, ONT.

Date commenced business in the Province.—October, 1863.

Officers.—President, G. G. McPherson, K.C.; Vice-President, H. W. Strudley; Secretary, J. M. Macrae; General Manager, A. E. Dodds; Assistant General Manager, J. A. C. Kay.

Directors (as at date of filing statement).—G. G. McPherson, K.C., H. W. Strudley, Alex. Faill, J. A. Makins, Lt.-Col. R. M. Trow, J. P. King, W. J. Anderson, H. H. Dempsey, A. E. Dodds.

Auditors.—A. H. Alexander and J. W. Monteith, C.A., Stratford, Ont.

Statement for Year Ending 31st December, 1935

Assets

Book value of real estate, office premises		$41,000 00
Mortgage loans on real estate:		
First mortgages	$27,100 00	
Agreements for sale	3,943 80	
		31,043 80
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$1,241,457 48	
In default	73,188 97	
		1,314,646 45
Cash on hand and in banks:		
On hand at Head Office	$5,457 02	
In chartered banks of Canada in Canada	74,621 79	
		80,078 81
Interest due, $62.45; accrued, $19,189.73	$19,252 18	
Rents accrued	83 33	
		19,335 51
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$25,733 35	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935	2,149 07	
		27,882 42
Amount due from reinsurance on losses already paid		14 58
Total Admitted Assets		$1,514,001 57

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$13,694 81	Nil	$13,694 81
Total net reserve, $186,286.03; carried out at 80% thereof	149,028 82	Nil	149,028 82
Taxes due and accrued			10,000 00
Reserve for loss on investments			75,000 00
Agents' credit balances			137 01
Total Liabilities			$247,860 64
Excess of assets over liabilities (surplus for protection of policyholders)			1,266,140 93
Total Liabilities			$1,514,001 57

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$179,172 41	....	$179,172 41
Reserve of unearned premiums (80%):			
At beginning of year	$145,049 10	$6,791 82	$151,840 92
At end of year	149,028 82	....	149,028 82
Increase and decrease	$3,979 72	$6,791 82	$2,812 10
Net premiums earned	$175,192 69	$6,791 82	$181,984 51
Net losses and claims incurred	$69,508 61	....	$69,508 61
Net adjustment expenses	1,959 52	....	1,959 52
Commissions	39,227 59	....	39,227 59
Taxes (excluding taxes on real estate)	11,842 96	....	11,842 96
Salaries, fees and travelling expenses	37,692 17	....	37,692 17
All other expenses			7,418 64
Total claims and expenses			$167,649 49
Underwriting profit			$14,335 02

Other revenue:		
Interest earned	$59,844 20	
Profit on sale of securities	6,054 25	
		65,898 45
Other expenditure:		
Increase in investment reserve	$25,000 00	
Taxes, municipal real estate	354 21	
		25,354 21
Net Profit for the Year		$54,879 26

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year	$1,207,824 86
Net profit for the year brought down	54,879 26
	$1,262,704 12
Decrease in unadmitted assets—doubtful agents' balances	3,436 81
Surplus of Assets over Liabilities at End of Year	$1,266,140 93

Summary of Risks—Fire

	Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$51,544,639	$1,416,089	$52,960,728
Taken in 1935, including renewed	29,527,229	....	29,527,229
Totals	$81,071,868	$1,416,089	$82,487,957
Ceased in 1935	28,426,300	1,416,089	29,842,389
Gross in force, December 31, 1935	$52,645,568	....	$52,645,568
Reinsurance in force, December 31, 1935	9,528,832	....	9,528,832
Net in Force, December 31, 1935	$43,116,736	....	$43,116,736

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935 Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	448,354 31	274,316 47	264,807 97	457,862 81	90,765 99	367,096 82
Elsewhere	16,979 54	....	16,979 54	....	....	....
Totals	465,333 85	274,316 47	281,787 51	457,862 81	90,765 99	367,096 82

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½%, 1958	$46,000 00	$45,191 10
Dominion of Canada, 4½%, 1959	6,000 00	5,830 75
Dominion of Canada, 4½%, 1957	22,000 00	21,641 58
Dominion of Canada, 4½%, 1958	15,000 00	14,814 17
Dominion of Canada, 4½%, 1958	29,000 00	29,627 06
Dominion of Canada, 4½%, 1959	45,000 00	46,505 67
Dominion of Canada, 4½%, 1959	25,000 00	26,110 81
Dominion of Canada, 4½%, 1959	45,000 00	48,399 91
Dominion of Canada, 4½%, 1959	40,000 00	44,170 52
Dominion of Canada, 4½%, 1959	35,000 00	38,305 12
Dominion of Canada, 4½%, 1958	44,500 00	46,446 10
Province of Ontario, 6%, 1941	10,000 00	10,000 00
Province of Ontario, 6%, 1943	15,000 00	15,000 00
Province of Ontario, 5%, 1948	25,000 00	25,000 00
Province of Ontario, 4½%, 1950	21,500 00	21,500 00
Province of New Brunswick, 5½%, 1950	10,000 00	9,825 01
Province of New Brunswick, 4½%, 1961	17,000 00	17,267 91
Province of New Brunswick, 4½%, 1961	10,000 00	10,587 58
Province of New Brunswick, 4½%, 1958	10,000 00	10,932 75
Province of New Brunswick, 3¼%, 1945	15,000 00	14,917 50
Province of Saskatchewan, 5½%, 1952	25,000 00	24,025 34
Province of Nova Scotia, 4½%, 1960	25,000 00	25,539 92
Province of Quebec, 4½%, 1963	30,000 00	34,050 00
Canadian National Railways (D. of C.), 5%, 1954	23,000 00	23,000 00
Canadian National Railways (D. of C.), 5%, 1954	7,000 00	7,000 00
Canadian National Railways (D. of C.), 5%, 1954	5,000 00	5,000 00
Canadian National Railways (D. of C.), 5%, 1969	83,000 00	93,652 89
Hydro-Electric Power Commission, 6%, 1961	20,000 00	20,000 00
Niagara Falls Park (Ontario Guarantee), 5½%, 1947	85,000 00	85,730 00
Town of Listowel (Ontario Guarantee), 5½%, 1936-42	14,266 50	14,973 48
Township of Barton, 5%, 1944	10,000 00	10,000 00
Village of Blyth, 5%, 1936	337 80	337 80
Brandon, 5%, 1938	10,000 00	10,000 00
Brantford, 5%, 1950	10,600 00	10,600 00
Edmonton, 5%, 1946	10,000 00	10,000 00
Fort William, 5%, 1948	10,000 00	10,000 00
Lincoln, 5½%, 1942	5,000 00	5,000 00
London, 4½%, 1943	8,000 00	8,000 00
London, 5%, 1944	10,000 00	10,000 00
Mitchell, 5%, 1936-42	2,446 24	2,446 24
A. H. Burritt & Co. (Mitchell Guarantee), 5½%, 1937-38	10,000 00	10,000 00
Montreal, 4½%, 1966	10,000 00	10,000 00
North Bay, 5½%, 1939	10,000 00	10,000 00
Port Colborne, 5%, 1960	10,000 00	10,000 00
Preston, 6%, 1936-41	3,136 96	3,136 96

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Renfrew, 6%, 1936-41	$8,488 98	$8,488 98
Renfrew, 5%, 1936-43	1,873 57	1,873 57
Renfrew, 5%, 1936-49	2,575 67	2,575 67
Smiths Falls, 5%, 1940	5,000 00	5,000 00
Stratford, 5%, 1941-46	20,500 00	20,500 00
Tavistock, 5%, 1936-42	7,528 25	7,528 25
Vancouver, 5%, 1942	15,000 00	15,000 00
Vancouver, 5%, 1970	10,000 00	9,604 02
Vancouver, 4½%, 1968	5,000 00	4,901 29
Victoria, 5½%, 1941-42	15,000 00	15,000 00
Victoria, 5½%, 1948	5,000 00	5,017 83
Walkerville, 5%, 1945-47	13,766 79	13,766 79
Wallaceburg, 5½%, 1939-43	20,000 00	20,000 00
Winnipeg, 5½%, 1942	25,000 00	25,134 56
Calgary School District, 5%, 1947-48	9,000 00	9,000 00
Lethbridge Protestant School, 6%, 1936-38	1,000 35	1,000 35
N. Battleford School District, 6%, 1941-43	10,000 00	10,000 00
Stratford Roman Catholic Schools, 5½%, 1952	5,000 00	5,000 00
Montreal Tramways, 5%, 1955	15,000 00	15,000 00
Hydro-Electric Bond and Share, 5%, 1957	25,000 00	25,000 00
Mercury Mills, 5½%, 1953	25,000 00	25,000 00
United Corporations, Ltd., 5%, 1953	17,500 00	17,500 00
British Mortgage & Trust Corp., 4%, 1938	25,000 00	25,000 00
Totals	$1,210,021 11	$1,241,457 48

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Consolidated Paper Corp., 5½%, 1961	$3,750 00	$3,750 00	$1,012 50
Fraser Companies, 6%, 1950	25,000 00	25,000 00	20,000 00
Town of Mimico, 5%, 1933-41	4,161 36	4,161 36	2,496 82
Town of Mimico, 6%, 1940-46	20,277 61	20,277 61	12,166 56
Town of Mimico, 5½%, 1940-45	11,000 00	11,000 00	6,600 00
City of Windsor, 5%, 1945	5,000 00	5,000 00	3,750 00
Windsor Roman Catholic Schools, 5½%, 1956	4,000 00	4,000 00	2,880 00
Totals	$73,188 97	$73,188 97	$48,905 88

PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MANITOBA

Managing Director.—A. H. Thorpe, Portage la Prairie, Man.

Chief or General Agent in Ontario.—A. E. L. Wetmore, Dominion Bank Building, Toronto.

Incorporated, Dominion of Canada.—May, 1930. *Commenced business in Ontario*, February, 1931.

Assets in Canada	$622,994
Liabilities in Canada	299,961

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$131,785
Premiums—Canada (net)	333,589
Claims—Ontario (net)	118,939
Claims—Canada (net)	294,850

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—February 9, 1863. *Date commenced business in the Province.*—May 7, 1863.

Officers.—President, W. G. Weichel; Vice-President, J. H. Simpson; General Manager and Secretary, F. H. Moser; Assistant Secretary, J. A. Fischer; Treasurer, C. H. Ruppel.

Directors (as at date of filing statement).—W. G. Weichel, J. H. Simpson, F. H. Moser, E. J. Bauer, Ford S. Kumpf, W. R. Bricker, Wm. Henderson, Joseph Stauffer, Oscar Rumpel.

Auditors.—J. F. Scully, C.A., and R. P. Uffelmann, C.A.

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*See note on page 1.

Statement for Year Ending 31st December, 1935

Assets

Book value of real estate, office premises		$45,000 00
Mortgage loans on real estate, first mortgages		141,512 50
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$1,177,786 91	
In default	187,594 21	
		1,365,381 12
Book value of stocks owned		7,501 00
Cash on hand and in banks:		
On hand at Head Office	$100 00	
In chartered banks of Canada in Canada	99,442 14	
		99,542 14
Interest accrued		16,307 61
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$32,980 50	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935	10,299 72	
		43,280 22
Total Admitted Assets		$1,718,524 59

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$6,000 00	$2,000 00	$8,000 00
Total net reserve, $317,030.01; carried out at 80% thereof	289,741 05	27,288 96	253,623 99
Taxes due and accrued			7,500 00
Reinsurance premiums			218 13
Return premiums and balances due agents			41 39
Reserve for loss on investments			150,000 00
Reserve for unlicensed reinsurance at 100%			2,156 29
Total Liabilities			$421,539 80
Excess of assets over liabilities (surplus for protection of policyholders)			1,296,984 79
Total Liabilities			$1,718,524 59

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$255,067 79	$44,137 86	$299,205 65
Reserve of unearned premiums (80%):			
At beginning of year	$230,807 73	$20,790 49	$251,598 22
At end of year	231,792 83	21,831 16	253,623 99
Increase	$985 10	$1,040 67	$2,025 77
Net premiums earned	$254,082 69	$43,097 19	$297,179 88
Net losses and claims incurred	$101,272 42	$20,210 25	$121,482 67
Net Adjustment expenses	1,731 59		1,731 59
Commissions	61,704 60		61,704 60
Taxes (excluding taxes on real estate)	7,800 00		7,800 00
Salaries, fees and travelling expenses	58,952 38		58,952 38
All other expenses			21,404 43
Total claims and expenses			$273,075 67
Underwriting profit			$24,104 21

Other revenue:		
Interest earned	$62,322 23	
Rents earned	681 63	
Transfer fees	6 00	
Sundry receipts	77 10	
		63,086 96
Other expenditure:		
Bad debts written off	$2,776 10	
Loss on sale of securities and real estate	61,709 79	
		64,485 89
Net Profit for the Year		$22,705 28

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year	$1,274,375 66
Net profit for the year brought down	22,705 28
	$1,297,080 94
Add decrease in unadmitted assets	129 77
	$1,297,210 71
Deduct increase in unlicensed reinsurance unsecured	225 92
Surplus of Assets over Liabilities at End of Year	$1,296,984 79

Summary of Risks—Fire

	Ontario	Elsewhere	Total
Gross in force, December 31, 1934	$75,329,214	$5,308,058	$80,637,272
Taken in 1935, including renewed	36,365,223	5,081,943	41,447,166
Totals	$111,694,437	$10,390,001	$122,084,438
Ceased in 1935	35,534,469	5,076,054	40,610,523
Gross in force, December 31, 1935	$76,159,968	$5,313,947	$81,473,915
Reinsurance in force, December 31, 1935	11,939,504	....	11,939,504
Net in Force, December 31, 1935	$64,220,464	$5,313,947	$69,534,411

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	692,441 10	319,640 38	316,747 17	695,334 31	125,032 97	570,301 34
Elsewhere	48,958 29	51,041 13	47,172 83	52,826 59	....	52,826 59
Totals	741,399 39	370,681 51	363,920 00	748,160 90	125,032 97	623,127 93

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada, 2½%, 1945	$25,000 00	$24,500 00
Dominion of Canada, 3%, 1955	30,000 00	29,625 00
Dominion of Canada, 4½%, 1958	291,000 00	307,932 63
Dominion of Canada, 4½%, 1959	45,000 00	46,892 91
Province of Ontario, 3%, 1940	63,000 00	63,561 96
City of Moose Jaw, 5%, 1957	25,000 00	25,000 00
City of Oshawa, 5%, 1953	5,008 28	5,008 28
City of Sydney, 5½%, 1954	10,000 00	10,483 04
Town of Kenora, 5%, 1957	18,372 37	18,372 37
Town of Macleod, 4%, 1974	8,163 15	8,163 15
Town of Renfrew, 5%, 1952	1,974 09	1,989 33
Village of Lavalee, 6%, 1952	7,055 91	7,250 22
Village of Chippawa, 5½%, 1944	9,252 52	9,516 95
Township of Waterloo, 5%, 1944	9,555 50	9,555 50
Winnipeg Water District, 6%, 1951	25,000 00	25,000 00
School District of Moose Jaw, 5%, 1939	3,333 32	3,369 20
School District of Sintaluta, 6%, 1937	760 00	765 36
School District of Swift Current, indef.	16,000 00	16,000 00
School District of Taber, 4%, 1970	8,939 50	8,939 50
Canadian Pacific Railway, 4%, 1949	10,000 00	9,534 84
Avon River Power Company, 5%, 1964	10,000 00	9,800 00
Beauharnois Heat & Power Co., 5½%, 1973	25,000 00	24,051 58
Beauharnois Power Company, 5%, 1973	15,000 00	12,416 16
British Columbia Power Corp., 5½%, 1960	25,000 00	25,758 74
Calgary Power Co., 5%, 1964	25,000 00	24,081 34
Georgia Power Co., 5%, 1967	10,000 00	9,921 56
Montreal Light, Heat & Power, 3%, 1939	19,000 00	19,000 00
Nova Scotia Light & Power Co., 5%, 1958	20,000 00	19,833 36
Ohio Public Service Corp., 5%, 1954	10,000 00	10,438 48
Ottawa Valley Power Co., 5½%, 1970	25,000 00	26,412 38
Power Corporation, 4½%, 1959	10,000 00	8,749 54
Shawinigan Water & Power Co., 4½%, 1968	25,000 00	25,000 00
Wisconsin Power Co., 5%, 1958	10,000 00	9,865 49
Acadia Sugar Refining Co., 4½%, 1955	25,000 00	24,687 50
Alberta-Pacific Grain Co., 6%, 1946	10,000 00	9,295 16
British American Oil Co., 5%, 1945	8,500 00	8,812 04
British American Oil Co., 4%, 1945	35,000 00	34,615 65
Burns & Company, 1¾%, 1958	15,000 00	15,000 00
Canada Cement Company, 5½%, 1947	5,000 00	5,177 87
Colonial Steamships, 6%, 1954	7,000 00	7,000 00
Dominion Realty Co., 5½%, 1939	10,000 00	10,206 94
Dominion Tar & Chemical Co., 6%, 1949	10,000 00	10,000 00
Famous Players Corporation, 6%, 1948	5,000 00	5,110 36
Gypsum, Lime & Alabastine Co., 5½%, 1948	20,000 00	19,645 84
Maple Leaf Milling Co., 5½%, 1949	25,000 00	23,854 56
Montreal Apartments, 5½%, 1948	20,000 00	18,856 77
North American Elevators, 6½%, 1950	10,000 00	9,766 45
Reliance Grain Co., 6%, 1948	10,000 00	10,000 00
Simpsons, Limited, 6%, 1949	25,000 00	24,883 08
United Gas & Fuel Company, 5½%, 1948	10,000 00	10,000 00
United Grain Company, 5%, 1949	10,000 00	9,298 16
Western Grain Company, 6%, 1949	7,000 00	5,126 77
Westmount Golf & Country Club, 5%, 1950	4,925 00	4,925 00
Waterloo Trust & Savings Co., 5%, 1939	50,000 00	50,000 00
Northern Ontario Building, 6½%, 1939	5,000 00	4,735 89
Totals	$1,168,839 64	$1,177,786 91

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Town of Bridgeburg, 5½%, 1943	$15,000 00	$15,230 55	$10,800 00
Town of Eastview, 5½%, 1944	20,940 46	21,385 32	14,448 92
Town of Melville, 5½%, 1959	1,759 44	1,759 44	1,460 23
Village of Fort Erie, 5½%, 1954	16,371 21	16,371 21	12,605 83
Town of Mimico, 5%, 1955	16,512 50	16,512 50	12,384 37
Town of Minnedosa, 5%, 1941	4,000 00	3,752 33	3,480 00
Township of East York, 5%, 1957	11,514 82	11,514 82	8,290 67
Township of Sandwich East, 5¼%, 1947	10,000 00	10,000 00	4,700 00
Township of York, 5%, 1946	9,981 91	9,981 91	7,985 52
School District of Aneroid, 7%, 1936	2,248 86	2,248 86	1,236 87
School District of Coalgate, 6%, 1931	300 00	300 00	165 00
School District of Craik, 6½%, 1938	3,200 00	3,200 00	1,760 00
School District of Elsas, 7½%, 1934	2,299 91	2,299 91	1,264 95
School District of Fleming, 5%, 1941	5,133 34	5,133 34	2,823 33
School District of Francis, 5½%, 1938	2,000 00	1,972 88	1,680 00
School District of Hanley, 5%, 1939	4,800 00	4,800 00	2,640 00
School District of Herbert, 5½%, 1932	1,600 00	1,600 00	992 00
School District of Melville, 5½%, 1942	2,800 00	2,750 44	2,352 00
School District of Portreeve, 8%, 1934	570 05	572 70	484 50
School District of Redcliff, 3%, 1975	5,386 02	5,386 02	3,770 21
Abitibi Power & Paper Co., 5%, 1953	10,000 00	8,532 63	4,000 00
Canada Steamship Lines, 6%, 1941	10,000 00	10,199 89	4,225 00
Great Lakes Paper Co., 6%, 1950	5,000 00	5,000 00	2,262 50
Northwestern Power Co., 6%, 1960	25,000 00	24,339 46	12,500 00
Sherbrooke Street Realty Co., 6½%, 1940	6,000 00	2,750 00	2,280 00
Totals	$192,418 52	$187,594 21	$120,591 90

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Canadian Canners, Limited, 90 shs.	$9,000 00	$7,497 00	$8,100 00
Colonial Steamships, Limited, 70 shs.	....	1 00	70 00
Burns & Company, 75 shs.	....	1 00	1,050 00
Beauharnois Power, 68½ shs.	....	1 00	239 75
Maple Leaf Milling Company, 100 shs.	....	1 00	160 00
Totals	$9,000 00	$7,501 00	$9,619 75

WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Managing Director.—C. M. Vanstone, Wawanesa, Man.

Officers.—President, S. H. Henderson; Vice-President, R. Wallace; Secretary-Treasurer, E. L. McDonald; all of Wawanesa, Man.

Directors.—S. H. Henderson, R. Wallace, A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, C. M. Vanstone, all of Wawanesa, Man.; A. T. Hawley, K.C., Winnipeg, Man.

Date of Incorporation.—Manitoba, 1896; Dominion of Canada, 1929. *Commenced business in Ontario.*—1931.

Total admitted assets	$1,532,995
Total liabilities	802,139
Surplus protection of policyholders	730,856

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$566,359
Premiums—Total business (net)	1,269,117
Claims—Ontario (net)	270,718
Claims—Total business (net)	485,909

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*See note on page 1.

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FRATERNAL SOCIETIES

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AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Rev. A. Dashner, 326 Mackay St., Ottawa, Ont.
Chief or General Agent in Ontario.—Rev. A. Dashner, Ottawa, Ont.

Assets	$18,607,066
Ontario insurance in force (gross)	480,754
Canadian insurance in force (gross)	955,504
Total insurance in force (gross)	160,151,071

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$11,140
Premiums—Canada (net)	23,520
Premiums—Total (net)	3,663,301
Benefits paid—Ontario (net)	3,448
Benefits paid—Canada (net)	7,272
Benefits paid—Total (net)	1,756,787

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Director, Chas. Duquette, Montreal; 1st Vice-President, Dr. P. H. Bedard, Quebec; General Secretary, George Monet, Montreal; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fauteux.

Directors.—Joseph Contant, Montreal; Hon. E. L. Patenaude, Montreal; L. A. Lavallee, K.C., Montreal; Hector Cypihot, M.D., Dalbé Vian and Camille Manseau, Philias Pare.
Chief or General Agent in Ontario.—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont.

Assets	$11,627,226
Ontario insurance in force (gross)	350,098
Canadian insurance in force (gross)	24,768,157
Total insurance in force (gross)	29,322,139

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,142
Premiums—Canada (net)	1,411,211
Premiums—Total	1,524,017
Benefits paid—Ontario (net)	4,911
Benefits paid—Canada (net)	1,051,431
Total benefits paid (net)	1,132,315

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lt.-Col. Rodolphe Bedard, V.D., Montreal; Secretary, Louis J. Marien; Treasurer, L. A. Claval.
Directors.—Lt.-Col. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; Dr. J. D. Gauthier, Montreal; J. S. Mathieu, Montreal; J. E. Bélanger, Montreal; J. A. Bélec, Montreal; Alex. Thérien, Dr. J. M. A. Valois, Louis Desrosiers.
Chief or General Agent in Ontario.—Hon. Gustave Lacosse, M.D., Tecumseh, Ont.

Assets	$14,142,696
Ontario business in force (gross)	1,036,812
Canadian business in force (gross)	33,124,613
Total business in force (gross)	47,194,372

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$22,438
Premiums—Canada (net)	800,785
Premiums—Total	1,206,723
Benefits—Ontario (net)	22,438
Benefits—Canada (net)	800,785
Total benefits paid	1,206,723

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—June 1, 1887.
Officers.—W. H. Montague, Grand Councillor, Hamilton, Ont.; C. H. Fitch, Grand Recorder, Treasurer, Hamilton, Ont.
Auditors.—P. M. Button, Scotland, Ont.; A. M. Legg, London, Ont.
Actuary.—S. H. Pipe, Toronto, Ont.
Governing Executive Authority (as at date of filing statement).—Eccles J. Gott, Amherstburg, Ont.; A. A. Chevalier, Montreal, P.Q.; Wm. Benson, Toronto, Ont.; J. L. Archer, Toronto, Ont.

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*See note on page 1.

Summary of Funds

Balances of Funds, December 31, 1935:		
Mortuary Fund	$2,604,567 66	
Sickness Fund and Funeral Fund	236,431 86	
Child Insurance Fund	20,035 83	
Guarantee Fund	1,000 00	
General Fund	30,161 29	
Total Ledger Assets		$2,892,196 64
Add non-ledger assets		59,587 47
Total Assets		$2,951,784 11
Deduct unadmitted assets	$267,542 35	
Deduct due and accrued liabilities (except reserve)	194,941 37	
		462,483 72
Net Balance of All Funds		$2,489,300 39
Reserve as per actuary's report		2,303,906 00
Balance—Surplus of Assets over All Liabilities and Reserve		$185,394 39

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate: office premises		$32,000 00
Loans on policies		129,307 81
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$1,799,589 21	
In default	804,399 74	
		2,603,988 95
Cash in chartered banks of Canada in Canada		126,899 88
Total Ledger Assets		$2,892,196 64

Non-Ledger Assets

Interest due, $3,917.27; accrued, $30,069.29	$33,986 56
Current premiums due (estimated)	24,857 73
Liens on policies	743 18
Total Non-Ledger Assets	$59,587 47
Total Assets	$2,951,784 11
Deduct assets not admitted:	
Deficiency of market under book value of bonds and debentures in default	267,542 35
Total Admitted Assets	$2,684,241 76

Liabilities

Provision for unpaid claims:		
Death benefits	$36,884 67	
Accident and sickness benefits	1,122 35	
Funeral benefits	150 00	
		$38,157 02
Premiums paid in advance		784 35
Investment reserve		100,000 00
Reserve for lower interest earnings		56,000 00
Total Liabilities (except reserve)		$194,941 37
Net required reserve, per actuary's report, for outstanding contracts of:		
Mortuary Fund	$2,180,107 00	
Sickness Fund	35,088 00	
Funeral Fund	80,200 00	
Child Insurance Fund	8,511 00	
Total Reserve		$2,303,906 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934		$2,538,982 08
Income for the year:		
Premiums (with extra dues, etc.)	$254,557 62	
Interest	106,406 81	
Profit on sale of securities	4,220 41	
U.S. exchange	12 19	
Cancelled cheque	37 00	
Total Income		365,234 03
		$2,904,216 11
Disbursements for the year:		
Death claims	$239,524 50	
Surrender values	30,242 50	
Other disbursements: cancelled loans	7,321 50	
Total Disbursements		277,088 50
		$2,627,127 61
Add transfers from Child Insurance Fund		144 00
		$2,627,271 61
Deduct transfers to General Fund		22,703 95
Balance of Fund (Ledger Assets), December 31, 1935		$2,604,567 66

SICKNESS FUND AND FUNERAL FUND

Balance of fund (ledger assets), December 31, 1934		$230,216 00
Income for the year:		
Premiums	$13,189 25	
Interest	11,179 05	
Total Income		24,368 30
		$254,584 30
Disbursements for the year:		
Sickness claims	$11,756 80	
Funeral claims	1,850 00	
Total Disbursements		13,606 80
		$240,977 50
Deduct transfers to General Fund		4,545 64
Balance of Fund (Ledger Assets), December 31, 1935		$236,431 86

CHILD INSURANCE FUND

Balance of fund (ledger assets), December 31, 1934		$18,795 84
Income for the year:		
Premiums	$1,809 86	
Interest	1,125 58	
Per capita tax, policy fees, etc.	200 10	
Total Income		3,135 54
		$21,931 38
Deduct transfers to: General Fund	$1,751 55	
Life Insurance Fund	144 00	
		1,895 55
Balance of Fund (Ledger Assets), December 31, 1935		$20,035 83

GUARANTEE FUND

Balance of fund (ledger assets), December 31, 1934		$1,000 00
Income for the year:		
Premiums	$295 27	
Interest	15 07	
Total Income		310 34
		$1,310 34
Deduct transfers to General Fund		310 34
Balance of Fund (Ledger Assets), December 31, 1935		$1,000 00

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			$21,678 55
Income for the year:			
Assessments, dues, fees and fines		$11,595 60	
Interest		81 82	
Supplies, policy fees, etc.		374 02	
Total Income			12,051 44
			$33,729 99
Disbursements for the year:			
Head Office Expenses:			
Salaries	$13,235 00		
Directors' fees	1,048 25		
Auditors' fees	400 00		
Actuaries' fees and expenses	725 00		
Travelling expenses	968 74		
Rents	1,600 00		
Printing and supplies	514 97		
Miscellaneous	1,202 75		
Total		$19,694 71	
Agency and Organization Expenses:			
Commissions	$1,932 37		
Miscellaneous	4 50		
Total		1,936 87	
All Other Expenses:			
Advertising	$56 80		
Legal fees	1,112 82		
Medical fees	50 00		
Taxes and licenses	556 72		
Telephone, telegrams and express	379 08		
Agency printing and stationery	880 54		
Official publications	2,235 92		
Meeting of Supreme Body	5,489 20		
Miscellaneous	487 52		
Total		11,248 60	
Total Disbursements			32,880 18
			$849 81
Add transfers from: Life Insurance Fund		$22,703 95	
Guarantee Fund		310 34	
Sick Benefit Fund		4,545 64	
Child Insurance Fund		1,751 55	
			29,311 48
Balance of Fund (Ledger Assets), December 31, 1935			$30,161 29

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934	8,233	$6,741,257 75	451	$374,200 00	419	$405,162 00
New issued	52	37,000 00	10	7,000 00	35	35,500 00
Old revived	157	136,800 00	23	19,000 00	26	27,500 00
Old increased	....	500 00	....	....	....	....
Transferred to	17	8,750 00	2	600 00	1	500 00
Totals	8,459	$6,924,307 75	486	$400,800 00	481	$468,662 00
Less ceased by:						
Death	264	$248,088 00	3	$2,500 00	....	....
Surrender	162	119,823 50	18	12,250 00	20	$19,000 00
Lapse	14	9,806 00	7	6,000 00	4	2,750 00
Decrease	....	22,085 00	....	1,000 00	....	1,000 00
Total ceased	440	$399,802 50	28	$21,750 00	24	$22,750 00
At end of 1935	8,019	$6,524,505 25	458	$379,050 00	457	$445,912 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934	359	$136,150 00	9,462	$7,656,769 75	7,049	$5,809,915 50
New issued	23	8,980 00	120	88,480 00	26	17,880 00
Old revived	19	11,140 00	225	194,440 00	165	138,050 00
Old increased	....	9,320 00	....	9,820 00	....	3,780 00
Transferred to	2	425 00	22	10,275 00	12	5,175 00
Totals	403	$166,015 00	9,829	$7,959,784 75	7,252	$5,974,800 50
Less ceased by:						
Death	....	....	267	$250,588 00	243	$232,088 00
Surrender	....	....	200	151,073 50	134	104,778 00
Lapse	21	$10,200 00	46	28,756 00	25	16,406 00
Decrease	....	....	....	24,085 00	....	20,461 00
Transferred from	....	....	....	....	5	3,500 00
Total ceased	21	$10,200 00	513	$454,502 50	407	$377,233 00
At end of 1935	382	$155,815 00	9,316	$7,505,282 25	6,845	$5,597,567 50

Miscellaneous

1. Class or classes of members, if any, which are entitled in event of discontinuance of premium payment to benefit thereafter.—Those joining on and after January 1, 1915.

2. Conditions as to membership, etc., under which such benefits are available.—Good standing on January 1, 1924, and for a period of at least five years.

3. Nature of benefits so granted.—Paid-up insurance payable at death to beneficiary or beneficiaries; also cash surrender values, amounts fixed by table of rates prepared by actuary.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Assets

Ledger assets (book value)	$2,604,567 66	
Less excess of book values over authorized values of bonds in default	242,508 39	
		$2,362,059 27
Non-ledger assets:		
Accrued interest on bonds not in default		26,124 44
Premiums in hands of collectors		12,000 00
Total Assets		$2,400,183 71

Liabilities

Policy reserves	$2,180,107 00
Unpaid claims	36,884 67
Advance premiums	784 35
Reserve for lower interest earnings	50,000 00
Surplus	132,407 69
	$2,400,183 71

The basis of the above valuation was the American Men Ultimate Table of Mortality with interest at 4% per annum.

Ratio of assets to liabilities was 105.8%.

SICK BENEFIT DEPARTMENT

Assets

Ledger assets (book value)	$236,431 86	
Less excess of book value of bonds in default over authorized values	15,214 14	
		$221,217 72
Non-ledger assets:		
Accrued interest on bonds not in default		3,296 96
Premiums in hands of collectors		500 00
Total Assets		$225,014 68

Liabilities

Policy reserves	$115,288 00
Unpaid claims	1,272 35
Reserve for future lower-interest earnings	6,000 00
Surplus	102,454 33
	$225,014 68

The basis of the above valuation was as follows:

1. Sickness benefits remaining unclaimed ($300.00 limit) were valued as term life annuities for the term required to exhaust the limit of $300 per member.
   (a) Men: $6.25 per annum to age 70.
   7.50 per annum above age 70.
   (b) Women: $4.50 per annum to age 60.
   6.00 per annum to age 66 and up.
2. Funeral claims were valued on the basis of the AM5 Table and interest at 4%.

Ratio of assets to liabilities, 184%.

Child Insurance Department

Assets

Ledger assets (authorized value)	$20,035 83
Non-ledger assets:	
Accrued interest	460 91
Premiums in hands of collectors	100 00
	$20,596 74

Liabilities

Policy reserves	$8,511 00
Surplus	12,085 74
	$20,596 74

The basis of the above valuation was the Canadian Life Table (Grant) with interest at the rate of 3½%.

The ratio of assets to liabilities was 242%.

All valuations were made by Sydney H. Pipe, Fellow, Actuarial Society of America, Fellow, American Institute of Actuaries, Associate, British Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

Life Insurance Fund:	Par Value	Book Value
Village of Port Credit, Ont., 5½%, 1936-40	$7,133 04	$7,169 29
Town of Rainy River, Ont., 5%, 1940	11,000 00	10,765 14
City of Toronto, Ont., 6%, 1951	8,000 00	8,873 82
Town of Dominion, N.S., 5½%, 1941	4,000 00	4,018 82
Province of Ontario, 5½%, 1946	10,000 00	9,743 78
Province of Manitoba, 5½%, 1958	10,000 00	9,301 45
City of Sydney, N.S., 6%, 1952	10,000 00	10,035 17
City of Sydney, N.S., 6%, 1952	11,000 00	11,447 75
City of Sydney, N.S., 6%, 1952	8,000 00	7,792 41
Town of Glace Bay, N.S., 6%, 1936	5,000 00	4,952 46
Town of Glace Bay, N.S., 6%, 1936	15,000 00	15,057 47
City of Sydney, N.S., 5½%, 1956	6,000 00	6,074 83
City of Sydney, N.S., 6%, 1952	6,000 00	6,505 56
Town of New Waterford, N.S., 6%, 1943	4,000 00	4,128 04
City of Prince George, B.C., 5½%, 1943	6,000 00	5,904 87
Township of Freeman, Ont., 6%, 1936-46	4,469 50	4,469 50
Town of Timmins, Ont., 6½%, 1936-37	7,000 00	7,120 87
Village of Port Credit, Ont., 5%, 1936-60	12,517 53	12,239 19
Town of Timmins, Ont., 6%, 1939-41	1,304 52	1,324 35
Village of Hastings, Ont., 5%, 1936-48	8,255 17	8,176 17
Township of Colchester South, Ont., 5%, 1936-44	6,847 85	6,697 31
Town of Thessalon, Ont., 6%, 1936-51	19,383 72	19,055 31
Town of Oakville, Ont., 5½%, 1947-51	13,011 43	13,137 11
Town of Kenora, Ont. (Guar. Kenora General Hosp.), 6%, 1936-39	7,400 00	7,485 26
Town of Grimsby, Ont., 6%, 1960-62	9,588 55	9,434 50
Town of Steelton, Ont., 5½%, 1944	8,000 00	7,589 14
City of Sydney, N.S., 5½%, 1954	5,000 00	5,000 00
City of Sydney, N.S., 5½%, 1954	5,000 00	5,000 00
City of Rossland, B.C., 6%, 1949	20,000 00	20,967 54
City of Sydney, N.S., 5½%, 1954	2,000 00	2,023 58
Town of Fort Francis, Ont., 7%, 1938	500 00	500 00
Canadian National Railways, 5%, 1954	25,000 00	25,000 00
Canadian National Railways, 5%, 1954	10,000 00	10,444 37
Village of Stoney Creek, Ont., 5%, 1950-61	9,647 51	9,073 89
City of Riviere du Loup, Que., 6%, 1942	10,000 00	10,270 16
Province of Saskatchewan, 5%, 1958	10,000 00	9,476 74
Province of British Columbia, 6%, 1947	15,000 00	15,439 62
Province of Saskatchewan, 4%, 1953	15,000 00	14,510 89
Province of Saskatchewan, 4%, 1953	10,000 00	9,140 03
Town of Burlington, Ont., 5½%, 1936-53	7,073 09	7,073 09
Township of Freeman, Ont., 6%, 1936-47	5,116 60	5,187 29
City of Brandon (Guar. Manitoba Prov. Exhibition), 5%, 1949	4,000 00	4,000 00
Town of Capreol, Ont., 6½%, 1949-50	2,252 85	2,190 68
School District of Dalhousie, N.B., 5½%, 1951	10,000 00	10,397 39
Town of Sydney Mines, N.S., 5½%, 1944	9,000 00	8,720 90
Town of Sydney Mines, N.S., 5½%, 1944	25,000 00	25,000 00
Town of Napanee, Ont., 5%, 1942-48	22,300 00	21,806 10
Province of Alberta, 6%, 1947	10,000 00	9,975 40
Province of Alberta, 6%, 1947	10,000 00	10,518 22
County of Northumberland, N.B., 5½%, 1948	10,000 00	10,280 93
City of Welland, Ont., 6%, 1936-48	8,338 80	8,411 25
County of Northumberland, N.B., 5½%, 1948	2,000 00	1,910 61
Province of Saskatchewan, 4%, 1954	10,000 00	8,562 54
Town of Megantic, Que., 6%, 1948-50	10,000 00	10,900 87
Province of New Brunswick, 4¾%, 1955	10,000 00	10,963 05
Town of Sydney Mines, N.S., 5%, 1942	1,500 00	1,419 38
Village of Swansea, Ont., 5%, 1936-39	10,484 15	10,347 91
Town of Kapuskasing, Ont., 6%, 1936-57	15,199 60	16,242 95
Town of Kapuskasing, Ont., 6%, 1947-53	11,434 81	12,306 03
Township of Tisdale, Ont., 5½%, 1936-45	15,239 40	15,484 82
Champion Consolidated School Dist., Alta., 6%, 1936-58	3,833 34	3,986 77
Town of Gravenhurst, Ont., 6%, 1937-42	11,673 05	11,991 12
Town of Rainy River, Ont., 6%, 1936-51	5,286 45	5,250 39

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

Life Insurance Fund—Continued	Par Value	Book Value
School Dist. of North Kildonan, Man., 5 %, 1936-54	$2,000 00	$2,000 00
Town of Cochrane, Ont., 6 %, 1936	452 22	451 21
Town of Burlington, Ont., 6 %, 1936-37	2,170 89	2,186 76
Village of Port Carling, Ont., 5 ½ %, 1936-50	2,298 79	2,298 79
Village of Port Carling, Ont., 5 ½ %, 1938-48	10,400 11	10,400 11
Township of Medora and Wood, Ont., 5 ½ %, 1936-51	7,879 20	8,010 71
Township of Eilber-Ross, Ont., 5 ½ %, 1936-46	3,224 90	3,284 24
City of Belleville, Ont., 4 ½ %, 1939	4,000 00	3,930 29
City of Hamilton, Ont., 6 %, 1960	4,000 00	4,267 38
City of Hamilton, Ont., 6 %, 1958	10,000 00	11,640 11
City of Hamilton, Ont., 6 %, 1958	10,000 00	11,564 48
Province of Manitoba, 5 ½ %, 1955	10,000 00	9,422 13
Province of Saskatchewan, 4 ½ %, 1951	10,000 00	8,015 86
Province of Saskatchewan, 4 ½ %, 1951	5,000 00	4,971 79
Province of Manitoba, 6 %, 1947	10,000 00	10,166 22
Province of Manitoba, 6 %, 1947	10,000 00	9,977 56
Province of Manitoba, 5 ½ %, 1955	10,000 00	10,607 68
Province of Alberta, 4 ½ %, 1951	15,000 00	14,939 78
City of Sydney, N.S., 5 ½ %, 1942	4,000 00	4,093 16
Dominion of Canada, 4 %, 1945	7,000 00	6,786 49
Province of Ontario, 5 %, 1948	35,000 00	38,995 11
Town of Glace Bay, N.S., 5 %, 1942	13,500 00	12,734 68
Town of Glace Bay, N.S., 5 %, 1942	4,000 00	3,885 10
Town of Capreol, Ont., 6 %, 1954-59	12,000 00	12,744 42
Village of Richmond, Ont., 6 %, 1936-48	5,017 05	5,197 69
Township of Tisdale, Ont., 5 ½ %, 1940-42	12,000 00	12,000 00
Township of Teck, Ont., 6 %, 1942-50	20,000 00	21,072 05
Township of Cornwall, Ont., 5 ½ %, 1936-52	6,353 59	6,307 23
Town of Capreol, Ont., 5 ½ %, 1936-49	14,444 20	14,444 20
Rural Municipality of North Kildonan, Man., 6 %, 1940-45	20,000 00	20,558 23
Town of Southampton (Guar. Bell Furniture Co.), 5 ½ %, 1938-45	9,821 64	10,038 61
Town of Dryden, Ont., 5 ½ %, 1938-46	13,654 61	13,897 36
Town of Dryden, Ont., 5 ½ %, 1947-52	12,760 31	13,141 79
Town of Dryden, Ont., 5 ½ %, 1941-44	3,054 43	3,054 43
Township of Teck, Ont., 6 %, 1945-46	8,000 00	8,312 60
Town of Steelton, Ont., 5 %, 1942	10,000 00	9,339 87
City of Fort William, Ont., 6 %, 1950	10,000 00	10,701 96
City of Fort William, Ont. (Guar. McKellar Gen. Hosp.), 4 ½ %, '51	10,000 00	9,311 74
City of Three Rivers, Que., 5 ½ %, 1962-63	18,000 00	19,043 41
City of Three Rivers, Que., 5 ½ %, 1943	10,000 00	9,957 06
Town of Dolbeau, Que., 5 ½ %, 1945	10,000 00	10,036 70
City of Shawinigan Falls, Que., 5 %, 1963-64	10,000 00	9,632 56
City of Grand Mere, Que., 5 %, 1945	10,000 00	9,201 83
City of Montreal, Que., 4 ½ %, 1948	17,000 00	16,216 98
Dominion of Canada, 4 ½ %, 1958	15,000 00	15,000 00
Dominion of Canada, 4 ½ %, 1946-56	10,000 00	9,707 67
Town of Mount Royal, Que., 5 %, 1944	5,000 00	5,114 27
Province of Saskatchewan, 4 %, 1960	12,000 00	10,278 91
Province of Ontario, 6 %, 1936	1,000 00	1,004 87
Town of Glace Bay, N.S., 6 %, 1950	15,000 00	15,996 95
Town of New Waterford, N.S., 5 %, 1951	10,000 00	10,051 88
Town of New Waterford, N.S., 5 ½ %, 1951	10,000 00	10,051 88
Province of New Brunswick, 5 ½ %, 1950	20,000 00	20,605 72
Province of Saskatchewan, 5 ½ %, 1946	20,000 00	20,000 00
Village of Emo, Ont., 6 %, 1936-50	24,695 48	23,748 86
Town of Fort Frances, Ont., 5 %, 1936-43	9,215 64	9,123 12
School Dist of Drumheller, Alta., 6 %, 1942-45	10,000 00	10,331 31
Town of Haileybury, Ont., 6 %, 1938-50	19,751 88	20,610 87
Town of Rainy River, Ont., 6 %, 1936-51	13,216 16	13,081 34
Town of Renfrew, Ont., 5 ½ %, 1937-39	5,644 09	5,666 98
Village of Wheatley, Ont., 5 ½ %, 1939-50	15,323 66	15,670 71
Town of Trenton, Ont., 5 ½ %, 1943-51	9,474 21	9,718 99
Township of Colchester South, Ont., 5 %, 1936-39	4,592 16	4,528 96
Town of Smith's Falls, Ont., 5 ½ %, 1942-45	10,000 00	10,130 30
Village of Norwich, Ont., 6 %, 1944-50	6,062 68	6,481 40
City of Sault Ste. Marie, Ont., 5 ½ %, 1954	10,000 00	10,171 07
Province of Ontario, 5 ½ %, 1942	15,000 00	15,464 50
City of Rossland, B.C., 5 ½ %, 1947	11,500 00	11,500 00
Town of Dominion, N.S., 5 ½ %, 1940	6,000 00	6,025 98
City of Fort William, Ont., 6 %, 1962	8,000 00	8,576 93
City of Port Arthur, Ont., 5 ½ %, 1948	25,275 16	24,538 19
Dominion of Canada, 3 %, 1950-55	10,000 00	9,883 45
City of Montreal Sinking Fund, 6 %, 1941	10,000 00	10,000 00
Town of Glace Bay, N.S., 6 %, 1952	5,000 00	5,107 18
Town of Dominion, N.S., 6 %, 1940	5,000 00	5,107 97
City of Brantford, Ont., 5 %, 1936-53	20,851 72	20,608 70
Town of Kenora, Ont., 5 %, 1942	25,000 00	23,106 22
Town of Englehart, Ont., 6 %, 1936-38	3,057 81	3,106 63
Town of New Liskeard, Ont., 6 ½ %, 1936-39	2,176 30	2,227 35
Town of Fort Frances, Ont., 6 %, 1936-42	7,817 39	7,918 04
Town of Timmins, Ont., 5 ½ %, 1937-41	10,362 77	10,473 83
Town of Collingwood, Ont., 5 ½ %, 1936-37	3,687 05	3,681 81
Sturgeon Falls R.C. School Sec. No. 1, Ont., 6 %, 1944	1,367 43	1,445 64
Township of Teck, Ont., 5 ½ %, 1942-47	27,171 46	27,980 85
Village of Erin, Ont., 5 %, 1936-48	17,216 61	16,960 52
Town of Morrisburg, Ont., 5 ½ %, 1936-40	4,531 79	4,410 91
Township of Tisdale, Ont., 6 %, 1936-46	6,173 14	6,003 73
Town of Timmins, Ont., 5 ½ %, 1939-42	12,635 09	12,635 09
Township of Stamford, Ont., 5 %, 1940-42	6,047 65	5,986 49
Town of Desoronto, Ont., 5 ½ %, 1947-54	9,672 76	9,978 38

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

Life Insurance Fund—Continued	Par Value	Book Value
Town of Humboldt, Sask., 6%, 1936-75	$2,531 53	$2,531 53
Town of Battleford, Sask., 2%, 1936-59	7,576 46	7,576 46
Town of Taber, Alta., 4%, 1936-70	18,485 67	18,485 67
City of Oshawa, Ont., 4½%, 1936-38	20,000 00	19,746 77
Town of Wiarton, Ont., 5%, 1936-41	6,703 59	6,631 27
City of Sarnia, Ont., 5%, 1958-59	7,071 80	6,600 68
Totals	$1,589,712 04	$1,598,491 27

Sick Benefit Fund:	Par Value	Book Value
Sudbury Copper Cliff Electric Railway, 6%, 1936	$1,000 00	$1,004 38
City of Toronto, Ont., 5½%, 1937	1,000 00	1,000 95
Province of Alberta, 5½%, 1939	2,000 00	1,935 26
City of Sault Ste. Marie, Ont., 5%, 1943	5,000 00	4,395 27
Town of Trenton, N.S., 5%, 1937-43	1,000 00	977 28
Town of Pointe Claire, Que., 6%, 1940-43	12,000 00	12,221 62
City of Sault Ste. Marie, Ont., 5½%, 1945	4.000 00	4,000 00
City of Sault Ste. Marie, Ont., 5½%, 1945	5,000 00	5,048 07
Town of North Bay, Ont., 6%, 1944	1,629 50	1,614 53
Town of Dunnville, Ont., 6%, 1936-51	3,670 98	3.551 31
S.S. No. 1, Township of Norman, Ont., 5½%, 1936-47	1,586 56	1,631 47
Township of Freeman, Ont., 6%, 1936-48	2,604 96	2,747 66
Province of Ontario (Guar. Town of Matheson), 5½%, 1936-44	2,077 87	2,087 01
Municipality of Chapple, Ont., 6%, 1936-39	941 56	947 03
City of Sydney, N.S., 5½%, 1954	9,000 00	9.434 70
Town of Dominion, N.S., 5½%, 1950	15,000 00	15.385 98
Town of Waterford, N.S., 5%, 1947	4,000 00	3,909 36
City of Rossland, B.C., 6%, 1950	5,500 00	5,721 28
Town of Dalhousie, N.B., 5½%, 1969	5,000 00	4,851 26
R.C. Sep. School No. 1, Township of Fauquier, Ont., 5½%, 1936-47	2,163 55	2,224 97
Town of Amherstburg, Ont., 5½%, 1936-38	5,957 85	5,903 00
Town of Kenora, Ont., 6%, 1936-39	5.135 79	5,183 22
City of Sault Ste. Marie, Ont., 6½%, 1951	27.000 00	27,816 44
Township of Tisdale, Ont., 6%, 1936-38	4,000 00	4,027 72
Township of Fauquier, 5½%, 1936-46	1,209 33	1,203 08
Township of Leitch, 6%, 1936	128 16	129 07
Town of Capreol, 5%, 1936-37	963 18	963 18
Municipality of Shuniah, Ont., 6%, 1944	5.000 00	5,085 93
Municipality of Shuniah, Ont., 6%, 1936-39	329 52	332 16
Township of Tisdale, Ont., 5½%, 1936	2,000 00	1,983 08
Township of Williamson and Owens, 5½%, 1936-43	820 43	833 75
Township of Teck, Ont., 6%, 1936-38	6,000 00	5,956 67
Municipality of Chapple, Ont., 6%, 1936-49	2,025 92	2,057 77
Dominion of Canada, 4½%, 1956	2,000 00	1.932 79
County of Gloucester, N.B., 5½%, 1948	4,000 00	3,877 07
City of Montreal West, Que., 5½%, 1951	2.000 00	2,063 32
City of Lambert, Que., 5½%, 1952	3,000 00	3,050 70
Town of Haileybury, Ont., 6%, 1936-39	2,020 60	2,043 96
Town of Fort Frances, Ont., 5½%, 1939-47	4,387 29	4,364 03
Town of Keewatin, Ont., 6%, 1943-47	5,000 00	5,149 41
City of Brantford, Ont., 5%, 1939	3,500 00	3,465 11
Town of Cochrane, Ont., 6%, 1937	2.000 00	1,963 69
Town of Collingwood, Ont., 5½%, 1936-39	1,106 28	1,103 71
Town of Elmira, Ont., 5½%, 1950-52	1,723 16	1,714 22
Town of Dunnville, Ont., 6%, 1936-38	4,370 93	4,314 58
Town of Battleford, Sask., 2%, 1936-59	535 92	535 92
Municipality of Shuniah, Ont., 6%, 1936-38	776 81	783 08
Totals	$181,166 15	$182,526 05

Child Insurance Fund:	Par Value	Book Value
Town of Dunnville, Ont., 6%, 1936-44	$987 94	$987 94
Town of Selkirk, Man., 5%, 1949	1,000 00	952 05
Sudbury Copper Cliff Electric Railway, 6%, 1936	1,000 00	1,005 42
City of Toronto, Ont., 6%, 1936	1,000 00	1,009 56
Province of Ontario, 5½%, 1946	1,000 00	974 38
Town of Glace Bay, N.S., 6%, 1936	1,000 00	1,001 90
Town of Whitby, Ont., 5%, 1942	894 02	844 11
Town of Sydney Mines, N.S., 5%, 1942	500 00	481 98
Town of Parry Sound, Ont., 5½%, 1945	854 55	823 09
City of Toronto, Ont., 5½%, 1944	500 00	491 64
City of Hamilton, Ont., 6%, 1948	500 00	546 08
Town of Dryden, Ont., 5½%, 1937	1,000 00	986 30
City of Guelph, Ont., 5½%, 1942	1,000 00	1,019 13
Town of Keewatin, Ont., 6%, 1948	1,000 00	1,059 81
Village of Waterdown, Ont., 5½%, 1939	1,000 00	974 05
Town of Dundas, Ont., 6%, 1937	1,629 48	1,645 80
Town of Trenton, N.S., 5%, 1937	1,500 00	1,473 55
Town of Port Colborne, Ont., 5%, 1954	1,000 00	862 12
Township of Fauquier-Ross, 5½%, 1936-60	1,384 41	1,432 98
Totals	$18,750 40	$18,571 89
GRAND TOTALS	$1,789,628 59	$1,799,589 21

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

Life Insurance Fund:	Par Value	Book Value	Authorized Value
Town of New Toronto, Ont., 5½%, 1939-40	$17,143 29	$17,380 86	$12,857 47
Rural Mun. of St. Vital, Man., 5½%, 1956	17,500 00	17,500 00	8,925 00
Township of East York, Ont., 5%, 1960-61	23,000 00	20,014 88	16,560 00
Town of Leamington, Ont., 5½%, 1934-40	14,033 23	14,033 23	11,928 25
Town of Bridgeburg, Ont., 5½%, 1935-38	9,000 00	9,083 33	6,480 00
Town of Hawkesbury, Ont., 5%, 1933-48	15,829 89	15,121 15	9,023 04
Town of Hawkesbury, Ont., 5½%, 1933-46	10,944 61	10,741 00	6,238 43
Township of Sandwich West, Ont., 5½%, 1932-46	25,000 00	24,159 87	11,750 00
Town of Penetanguishene, Ont., 6%, 1935-43	9,873 97	10,106 74	7,109 26
School Dist. of E. Kildonan, Man., 6%, 1946-48	3,000 00	2,864 92	2,550 00
Sudbury Separate School, 6%, 1935-37	4,165 93	4,098 18	3,416 06
City of Windsor, Ont., 5½%, 1933-34	1,192 62	1,193 09	894 46
Rural Mun. of E. Kildonan, Man., 6%, 1940	11,000 00	10,953 20	10,953 20
Town of Midland, Ont., 6%, 1940-46	14,000 00	14,599 91	11,480 00
Town of New Toronto, Ont., 5½%, 1934-41	4,160 72	4,187 38	3,120 54
Town of New Toronto, Ont., 5½%, 1934-41	4,580 63	4,618 71	3,435 47
Township of Sandwich West, Ont., 6%, 1932-40	18,000 00	18,756 84	8,460 00
Town of Mimico, Ont., 5½%, 1946	4,816 36	5,054 75	3,612 27
Village of Chippawa, Ont., 5½%, 1939-43	15,704 35	16,024 74	12,563 48
City of Windsor, Ont., 5%, 1933-50	5,846 33	5,683 19	4,384 75
Village of Fort Erie, Ont., 5½%, 1942-48	3,000 00	3,026 21	2,310 00
Village of Fort Erie, Ont., 5½%, 1952-55	7,646 93	7,761 73	5,888 14
Village of Fort Erie, Ont., 5½%, 1949-50	3,888 00	3,937 54	2,993 76
Township of East York, Ont., 5½%, 1940-50	15,082 33	15,660 70	10,859 28
Burrard Inlet Tunnel & Bridge Co., 6%, 1973	10,000 00	11,079 13	4,900 00
Burrard Inlet Tunnel & Bridge Co., 6%, 1973	5,000 00	5,000 00	2,450 00
Township of Sandwich E., Ont., 5¼%, 1933-42	5,460 04	5,472 49	2,566 22
Village of Fort Erie, Ont., 5½%, 1944-54	11,704 30	11,704 30	9,012 31
Town of Mimico, Ont., 5%, 1933-39	8,646 98	8,553 67	6,485 23
Town of Weston, Ont., 6½%. 1947-51	10,000 00	10,964 90	8,000 00
School Dist. of E. Kildonan, Man., 6%, 1941-50	5,000 00	5,231 31	4,250 00
School Dist. of E. Kildonan, Man., 6%, 1951	9,000 00	9,522 36	7,650 00
School Dist. of E. Kildonan, Man., 5%, 1936-54	655 55	655 55	557 22
School Dist. of E. Kildonan, Man., 5%, 1936-65	1,205 23	1,205 23	1,024 45
Town of Kingsville, Ont., 5½%, 1935-49	22,501 94	22,880 38	18,001 55
Town of Sandwich, Ont., 5½%, 1932-36	5,449 87	5,487 45	2,779 43
Town of New Toronto, Ont., 5½%, 1934-35	754 66	754 66	566 00
Town of Ford City, Ont., 5%, 1933-35	15,000 00	14,811 75	7,200 00
Town of Riverside, Ont., 6%, 1934-35	4,257 52	4,297 64	1,490 13
Township of Dysart, Ont., 6%, 1933-34	498 31	503 51	368 75
Town of Riverside, Ont., 6%, 1934-39	17,962 31	18,421 80	6,286 81
Town of Riverside, Ont., 6%, 1940-43	14,629 24	15,225 80	5,120 23
Town of Riverside, Ont., 6%. 1943-44	2,350 62	2,460 76	822 72
Town of Ford City, Ont., 5%, 1949-55	9,400 00	9,040 10	4,512 00
City of Chicoutimi, Que., 5%, 1940-50	10,000 00	9,907 34	8,500 00
Town of Sturgeon Falls, Ont., 7%, 1935-41	40,096 73	41,413 40	36,087 06
Town of Sandwich, Ont., 5½%, 1932	5,000 00	5,011 62	2,550 00
City of Niagara Falls, Ont., 5%, 1935-37	10,000 00	10,000 00	8,200 00
Hanna Municipal Hospital, Alta., 6½%, 1936-49	15,400 00	16,282 04	12,320 00
School Dist. of E. Kildonan, Man., 6%, 1944-55	6,000 00	6,327 99	5,100 00
Village of Fort Erie, Ont., 5½%, 1952-53	7,000 00	7,083 93	5,390 00
Township of Calvert, Ont., 5½%, 1944-50	13,000 00	12,262 03	11,310 00
Town of Thorold, Ont., 5%, 1934-37	3,001 30	2,928 69	2,461 07
Town of Ford City, Ont., 6%, 1934-37	24,900 86	25,140 68	11,952 41
Town of Ford City, Ont., 6%, 1932-41	4,000 00	4,096 53	1,920 00
Town of Ford City, Ont., 6%, 1937-43	12,000 00	12,518 31	5,760 00
Town of Riverside, Ont., 5½%, 1931-34	20,000 00	19,867 04	7,000 00
Town of Eastview, Ont., 5½%, 1938-41	15,000 00	15,283 19	10,350 00
Town of Thorold, Ont., 5%, 1934-37	2,044 43	2,003 44	1,676 43
Town of Sudbury, Ont., 5%, 1933	3,316 72	3,316 72	2,819 21
City of Niagara Falls, Ont., 5%, 1945-48	12,000 00	11,745 85	9,840 00
Town of Mimico, Ont., 5½%, 1933-39	7,254 36	7,306 98	5,440 77
Town of Mimico, Ont., 5½%, 1934-35	9,398 79	9,452 96	7,049 09
Town of Mimico, Ont., 5%, 1933-35	3,408 00	3,398 29	2,556 00
Town of Sandwich, Ont., 5½%. 1932-39	13,384 10	13,519 20	6,825 89
Township of Scarborough, Ont., 5%, 1949	19,461 56	18,587 47	14,790 79
Hanna Municipal Hospital, Alta., 6%, 1936-54	15,417 63	15,417 63	12,334 10
Town of Watrous, Sask., 5½%, 1936-56	3,088 34	3,088 34	2,069 19
Town of Watrous, Sask., 5½%, 1957	203 86	203 86	136 59
Town of Melville, Sask., 5½%, 1936-59	23,721 15	23,721 15	19,688 55
Township of Dysart, Ont., 6%, 1932-39	4,475 73	4,620 74	3,312 04
School Dist. of Redcliff, Alta., 3%, 1933-75	7,267 66	7,267 66	5,087 36
Town of Redcliff, Alta., 3%, 1932-75	19,036 89	19,036 89	7,043 65
Town of Mimico, Ont., 5%, 1933-36	4,584 74	5,949 14	3,438 55
Town of Mimico, Ont., 5%. 1933-36	3,168 61	3,157 62	2,376 46
Totals	$754,517 22	$759,751 67	$507,221 12

Sick Benefit Fund:	Par Value	Book Value	Authorized Value
Town of Chelmsford, Ont., 6%, 1937-43	$3,636 22	$3,760 32	$3,760 32
Town of Mimico, Ont., 6%, 1933-47	5,409 93	5,321 47	4,057 45
Town of Canora, Sask., 6%, 1934	408 10	409 20	253 02
Township of Sandwich E., Ont., 5¼%, 1933-47	4,498 08	4,514 11	2,114 10
Township of Sandwich E., Ont., 5½%, 1932-37	1,733 09	1,736 42	814 55
Town of Hawkesbury, Ont., 5½%, 1944-51	9,926 73	10,194 53	5,658 24
Township of North York, Ont., 5½%, 1937-39	3,962 46	3,870 63	3,368 09
Town of Hawkesbury, Ont., 4%, 1932-33	1,090 70	1,065 83	621 70
Town of Ford City, Ont., 5%, 1938	2,000 00	1,951 21	960 00

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Society (*in default*)

Sick Benefit Fund—Continued	Par Value	Book Value	Authorized Value
Town of Ford City, Ont., 5%, 1939	$1,000 00	$973 04	$480 00
Town of Sturgeon Falls, Ont., 6%, 1935-36	605 84	607 96	545 26
Township of Scarborough, Ont., 5%, 1948	5,320 54	5,094 59	4,043 61
Town of Melville, Sask., 5½%, 1936-59	2,293 23	2,293 23	1,903 38
Town of Redcliff, Alta., 3%, 1932-75	2,855 53	2,855 53	1,056 55
Totals	$44,740 45	$44,648 07	$29,636 27
GRAND TOTALS	$799,257 67	$804,399 74	$536,857 39

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1, 1879.

Officers.—Principal Officer, W. M. Couper, K.C.; Secretary, Alf. P. van Someren; Treasurer, A. R. Galpin; C. G. Chapin, C.M.B.; W. E. Leng, Supt. of Org.

Auditors.—W. J. Beney, H. B. Hill.

Actuary.—M. A. Mackenzie, M.A.

Governing Executive Authority (as at date of filing statement).—J. P. Hoag, Toronto, Ont.; W. J. Bourke, Toronto Ont.; F. Payette, Montreal, Que.; S. C. Berridge, Brandon, Man.; D. M. Craig, Walkerville, Ont.; S. K. Allan, Kemptville, Ont.

Summary of Funds

Balances of Funds, December 31, 1935:		
Mortuary Fund	$16,550,642 59	
Sickness Fund No. 1	679,578 48	
Sickness Fund No. 2	8,151 50	
General Fund	30,590 94	
Total Ledger Assets		$17,268,963 51
Add non-ledger assets		271,984 22
		$17,540,947 73
Deduct unadmitted assets	$604,337 62	
Deduct due and accrued liabilities (except reserve)	1,467,634 76	
		2,071 972 38
Net Balance of All Funds		$15,468,975 35
Reserve as per actuary's report		$14,554,200 00
Balance—Surplus of Assets over All Liabilities and Reserve		$2,415,431 60

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate: office premises		$29,000 00
Loans and liens on policies		178,950 20
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$14,583,980 23	
In default	2,250,858 04	
		16,834,838 27
Cash in chartered banks of Canada in Canada		226,175 04
Total Ledger Assets		$17,268,963 51

Non-Ledger Assets

Interest accrued	$207,654 05
Amount due from Sub-Courts	64,330 17
Total Non-Ledger Assets	$271,984 22
Total Assets	$17,540,947 73
Deduct assets not admitted:	
Deficiency of market under book value of bonds and debentures in default	604,337 62
Total Admitted Assets	$16,936,610 11

Liabilities

Provision for unpaid claims:		
Death benefits	$147,507 64	
Sickness benefits	4,663 75	
		$152,171 39
Present value of matured claims payable by instalments, death claims		6,557 92
Other liabilities due and accrued: salaries, $125.00; actuarial fees, $1,850.00; general accounts, $330.45		2,305 45
Investment reserve		1,306,600 00
Total Liabilities (except Reserve)		1,467,634 76
Net required reserve, per actuary's report, for outstanding contracts of:		
Mortuary Fund	$13,930,100 00	
Sickness Fund	624,100 00	
Total Reserve		$14,554,200 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934	$15,803,760 00	
Policy liens	136,307 09	
		$15,940,067 09
Income for the year:		
Premiums (with extra dues, etc.)	$813,145 28	
Interest and rents	775,260 10	
Policy liens	18,966 94	
Total Income		1,607,381 32
		$17,547,448 41
Disbursements for the year:		
Death claims	$899,940 78	
Other disbursements: transferred to General Fund and Sick Benefits re policy liens	1,865 04	
Total Disbursements		901,805 82
		$16,645,642 59
Deduct transfers to General Fund		95,000 00
Balance of Fund (Ledger Assets), December 31, 1935		$16,395,368 56
Liens		155,274 03
		$16,550,672 59

SICKNESS FUND NO. 1

Balance of fund (ledger assets), December 31, 1934	$638,583 51	
Policy liens	12,748 30	
		$651,331 81
Income for the year:		
Premiums	$64,831 54	
Interest and rents	27,480 13	
Policy liens	1,840 50	
Total Income		94,152 17
		745,483 98
Disbursements for the year, sickness claims		65,905 50
Balance of Fund (Ledger Assets), December 31, 1935		$664,989 68
Policy liens		14,588 80
		$679,578 48

SICKNESS FUND NO. 2

Balance of fund (ledger assets), December 31, 1934		$6,485 53
Income for the year:		
Premiums	$5,447 69	
Interest and rents	32 66	
Policy liens	160 12	
Total Income		5,640 47
		$12,126 00
Disbursements for the year: sick claims		3,974 50
Balance of Fund (Ledger Assets), December 31, 1935		$7,991 38
Policy liens		160 12
		$8,151 50

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			$7,529 28
Policy liens			7,714 10
Income for the year:			
Assessment, dues, fees and fines		$51,185 54	
First year premiums		12,390 33	
Interest		72 37	
Bonds, supplies and sundries		4,833 34	
Policy liens		1,213 15	
Total Income			69,694 73
			$84,938 11
Disbursements for the year:			
Head Office Expenses:			
Salaries	$35,500 00		
Director's fees	2,711 92		
Auditors' fees	1,000 00		
Actuaries' fees and expenses	1,509 25		
Travelling expenses	1,031 01		
Bonding officers	5,487 60		
Printing and supplies	1,586 56		
Miscellaneous	177 05		
Total		$49,003 39	
Agency and Organization Expenses:			
Commissions	$215 00		
Salaries	43,854 68		
Travelling expenses	16,744 25		
Bonuses to members	3,750 00		
Total		64,563 93	
All Other Expenses:			
Advertising	$3,592 38		
Premises and furniture	439 25		
Legal fees	1,783 75		
Investigation	161 45		
Taxes and licenses	1,625 36		
Telephone, telegrams, and express and freight postage	2,847 93		
Agency printing and stationery	3,296 67		
Light, fuel and water	366 33		
Insurance, exchange and interest	1,419 78		
Official publications	8,043 50		
Meeting of Supreme Body and grants	9,549 09		
Caretaking	1,080 00		
Office expenses	1,574 36		
Total		35,779 85	
Total Disbursements			149,347 17
Add transfers from Mortuary Fund			95,000 00
Balance of Fund (Ledger Assets), December 31, 1935			$21,663 69
Policy liens			8,927 25
			$30,590 94

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934	37,165	$34,080,704 42	1,570	$1,460,238 60	3,327	$3,256,643 05
New issued	240	238,000 00	173	165,000 00	876	856,000 00
Old revived	475	460,450 00	40	39,000 00	114	105,500 00
Transferred to	3	3,000 00	10	11,000 00	26	25,500 00
Totals	37,883	$34,782,154 42	1,793	$1,675,238 60	4,343	$4,243,643 05
Less ceased by:						
Death	983	905,656 95	8	7,500 00	12	8,353 00
Lapse	904	862,600 00	181	173,000 00	708	670,000 00
Decrease	....	409,134 34	....	35,423 62	....	40,019 20
Transferred from	27	26,500 00	6	7,000 00	6	6,000 00
Total ceased	1,914	$2,203,891 29	195	$222,923 62	726	$724,372 20
At end of 1935	35,969	$32,578,263 13	1,598	$1,452,314 98	3,617	$3,519,270 85

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934	38	$114,000 00	42,100	$38,911,586 07	20,087	$18,547,322 51
New issued	1	3,000 00	1,290	1,262,000 00	573	553,500 00
Old revived	1	3,000 00	630	607,950 00	233	227,500 00
Transferred to	....	....	39	39,500 00	4	3,500 00
Totals	40	$120,000 00	44,059	$40,821,036 07	20,897	$19,331,822 51
Less ceased by:						
Death	....	....	1,003	$921,509 95	557	$513,447 31
Lapse	4	12,000 00	1,797	1,717,600 00	682	664,750 00
Decrease	....	....	....	484,577 16	....	199,356 37
Transferred from	....	....	39	39,500 00	....	....
Total ceased	4	$12,000 00	2,839	$3,163,187 11	1,239	$1,377,553 68
At end of 1935	36	$108,000 00	41,220	$37,657,848 96	19,658	$17,954,268 83

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve:	
Whole life certificates	$11,207,600 00
Paid-up certificates	1,979,300 00
Twenty-pay life certificates	210,200 00
Pay to age 65 life certificates	36,800 00
Endowment at age 65	414,300 00
Family protection certificates	9,900 00
Twenty-year endowment	72,000 00
Death claims unpaid	154,100 00
Investment reserve	1,306,600 00
Surplus	874,500 00
	$16,265,300 00

Assets

Book value of bonds not in default	$14,185,600 00
Authorized value of bonds in default	1,487,100 00
Accrued interest on bonds not in default	201,200 00
Policy liens with interest	186,300 00
Cash	205,100 00
	$16,265,300 00

The basis of the above valuation was the AM (5) table of mortality with interest at 3%.
The mortality experienced during the year was 86.8% of that expected by the table.
Ratio of assets to liabilities was 105.68%.
The rate of interest earned by the fund was 4.92%.

SICK AND FUNERAL BENEFIT FUND NO. 1

Liabilities

Net liability	$615,900 00

Assets

Book value of bonds not in default	$398,400 00	
Interest accrued thereon	6,500 00	
		404,900 00
Authorized value of bonds in default		173,100 00
Liens on certificates with interest		17,500 00
Cash		20,400 00
		$615,900 00

In respect of the above fund the liability under any certificates may be terminated at any time on notice from the Head Office.

SICK AND FUNERAL BENEFIT FUND NO. 2

Liabilities

Net liability	$8,200 00

Assets

Net assets	$8,200 00

This Department was opened in 1929. The rates charged are those of the Manchester Unity Whole Society, with interest at 3½%.

The above valuations were made by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

Insurance Fund:

	Par Value	Book Value
Dominion of Canada Victory Loan, 5½%, 1937	$6,300 00	$6,300 00
Dominion of Canada National Service Loan, 5%, 1941	100,000 00	99,340.88
Dominion of Canada National Service Loan, 5%, 1941	50,000 00	48,548 24
Dominion of Canada National Service Loan, 5%, 1941	100,000 00	97,092 83
Dominion of Canada Conversion Loan, 4½%, 1959	25,000 00	22,765 12
Dominion of Canada Conversion Loan, 4½%, 1959	25,000 00	24,287 88
Dominion of Canada Conversion Loan, 4½%, 1956	50.000 00	53,456 65
Dominion of Canada Refunding Loan, 4%, 1945	200,000 00	193,929 03
Dominion of Canada Refunding Loan, 3½%, 1949	300,000 00	290,030 31
Dominion of Canada Loan, 3%, 1955	100,000 00	98,527 32
Canadian Northern Railways, 6½%, 1946	65,000 00	71,229 50
Canadian Northern Railways, 6½%, 1946	35,000 00	38,353 71
Canadian Northern Railways, 6½%, 1946	50,000 00	55,532 33
Canadian Northern Railways, 6½%, 1946	310,000 00	347,569 63
Canadian Northern Railways, 6½%, 1946	50,000 00	58,131 85
Canadian National Railways, 5%, 1936-38	375,000 00	373,938 02
Canadian National Railways, 5%, 1954	25,000 00	23,494 19
Canadian National Railways, 5%, 1954	25,000 00	23,422 38
Canadian National Railways, 5%, 1954	100,000 00	96,098 32
Canadian National Railways, 3%, 1944	100,000 00	98,572 53
Canadian National Railways, 4¾%, 1955	60,000 00	61,619 61
Grand Trunk Railways, 6%, 1936	25,000 00	25,228 73
Province of Ontario, 4½%, 1949	20,000 00	19,442 55
Province of Ontario, 6%, 1941	50,000 00	49,550 57
Province of Ontario, 6%, 1941	7,000 00	7,333 29
Province of Ontario, 6%, 1943	33,000 00	35,190 98
Province of Ontario, 5%, 1948	250,000 00	245,364 40
Province of Ontario, 5%, 1952	50,000 00	56,236 51
Province of Ontario, 6%, 1936	25,000 00	25,115 69
Province of Ontario, 4½%, 1943	110,000 00	106,593 03
Province of Ontario, 4½%, 1950	50,000 00	49,551 76
Province of Ontario, 4½%, 1950	25,000 00	24,988 64
Province of Quebec, 4½%, 1963	25,000 00	24,978 25
Province of Quebec, 4½%, 1963	25,000 00	27,389 89
Province of New Brunswick, 5½%, 1952	100,000 00	96,414 00
Province of New Brunswick, 5%, 1963	10,000 00	10,072 64
Province of New Brunswick, 5%, 1954	25,000 00	24,940 35
Province of New Brunswick, 5%, 1957	25,000 00	24,988 29
Province of New Brunswick, 4¾%, 1960	40,000 00	41,259 07
Province of New Brunswick, 5½%, 1950	25,000 00	25,394 96
Province of New Brunswick, 5½%, 1950	15,000 00	16,888 42
Province of New Brunswick, 5½%, 1950	20,000 00	22,574 30
Province of Nova Scotia, 5%, 1960	50,000 00	56,596 75
Province of Nova Scotia, 4½%, 1960	25,000 00	24,881 09
Province of Nova Scotia, 5%, 1959	15,000 00	15,932 39
Province of Nova Scotia, 4½%, 1960-61	40,000 00	41,017 87
Province of Nova Scotia, 4½%, 1960	25,000 00	26,894 13
Province of Nova Scotia, 3%, 1947	50,000 00	48,934 93
Province of Manitoba, 5½%, 1958	25,000 00	23,676 51
Province of Manitoba, 5½%, 1958	15,000 00	15,407 97
Province of Manitoba, 4½%, 1940	40,000 00	39,823 96
Province of Manitoba, 6%, 1947	50,000 00	47,627 79
Province of Manitoba, 5½%, 1955	25,000 00	24,068 47
Province of Manitoba, 5½%, 1955	25,000 00	22,161 21
Province of Manitoba, 6%, 1947	25,000 00	24,340 56
Province of Manitoba, 6%, 1947	55,000 00	55,252 50
Province of Manitoba, 6%, 1947	25,000 00	27,058 50
Province of Manitoba, 5½%, 1955	10,000 00	10,639 47
Province of Manitoba, 5%, 1959	25,000 00	25,000 00
Province of Manitoba, 5%, 1944	25,000 00	23,935 44
Province of Saskatchewan, 4%, 1960	75,000 00	68,123 80
Province of Saskatchewan, 4%, 1953	25,000 00	22,720 38
Province of Saskatchewan, 4½%, 1955	29,000 00	28,153 46
Province of Saskatchewan, 6%, 1952	25,000 00	23,519 30
Province of Saskatchewan, 6%, 1952	20,000 00	19,977 24
Province of Saskatchewan, 6%, 1952	40,000 00	39,863 15
Province of Saskatchewan, 4%, 1954	15,000 00	13,491 01
Province of Saskatchewan, 5%, 1959	25,000 00	24,755 14
Province of Saskatchewan, 5%, 1959	25,000 00	24,742 89
Province of Saskatchewan, 5%, 1959	25,000 00	24,755 11
Province of Saskatchewan (Farm Loan), 5%, 1960	200,000 00	199,087 78
Province of Alberta, 5%, 1943	23,000 00	23,364 93
Province of Alberta, 6%, 1941	25,000 00	26,151 13
Province of Alberta, 6%, 1936	7,000 00	7,031 75
Province of Alberta, 5%, 1959	375,000 00	375,000 00
Province of British Columbia, 6%, 1941	25,000 00	26,151 13
Province of British Columbia, 5½%, 1945	25,000 00	23,941 53
Province of British Columbia, 5½%, 1945	35,000 00	33,592 81
Province of British Columbia, 5%, 1953	25,000 00	23,445 94
Province of British Columbia, 4½%, 1946	25,000 00	24,808 07
Province of Prince Edward Island, 3%, 1945	40,000 00	39,584 08
Grand Trunk Pacific Railway, 4%, 1939	5,346 00	5,175 81
Grand Trunk Pacific Railway, 4%, 1939	1,944 00	1,880 96
Grand Trunk Pacific Railway, 4%, 1942	9,720 00	9,167 31
Canadian Northern Western Railway, 4½%, 1942	48,666 66	46,151 52
Canadian Northern Western Railway, 4½%, 1942	138,953 06	134,177 25
Canadian Northern Pacific Railway, 4½%, 1950	121,666 66	94,244 96
Canadian Northern Pacific Railway, 4%, 1950	32,908 40	28,113 16
Canadian Northern Pacific Railway, 4½%, 1950	24,333 32	22,013 66
Canadian Northern Pacific Railway, 4%, 1950	15,758 26	13,460 83

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

Insurance Fund—Continued	Par Value	Book Value
Canadian Northern Pacific Railway, 4 %, 1950	$24,333 33	$22,707 57
Hydro-Electric Commission, 4 ¾ %, 1970	25,000 00	25,354 48
Sisters of Charity, 5 %, 1943-44	21,000 00	21,000 00
Lethbridge Northern Irrigation Dist., 6 %, 1951	50,000 00	52,585 00
Lethbridge Northern Irrigation Dist., 6 %, 1951	39,000 00	43,324 98
Montreal Metropolitan Commission, 5 %, 1942	200,000 00	195,073 94
Montreal Metropolitan Commission, 5 %, 1942	5,000 00	5,050 30
Montreal Harbour Commission, 5 %, 1969	50,000 00	49,763 97
Agricultural Credit Commission, 4 ½ %, 1941	25,000 00	24,829 38
Town of Palmerston, Ont., 5 %, 1936	2,178 97	2,178 97
Town of Selkirk, Man., 5 %, 1936-39	6,000 00	5,981 37
Schools of Stettler, Alta, 5 %, 1936-41	3,000 00	3,000 00
Town of Claresholm, Alta, 5 ½ %, 1945	22,146,86	22,146 86
Town of Selkirk, Man., 5 %, 1941-49	2,000 00	1,985 10
Town of Qu'Appelle, Sask., 6 %, 1936-50	3,155 25	3,155 25
City of Sarnia, Ont., 5 %, 1942-46	87,176 63	86,255 98
United Counties of Stormont, Dundas and Glengarry, 5 %, 1936-49	39,714 63	39,461 91
City of Portage la Prairie, Man., 5 %, 1946	15,000 00	14,807 00
City of Lachine, Que., 4 %, 1941	13,000 00	13,000 00
City of Lachine, Que., 4 %, 1940	14,000 00	13,887 84
Schools of Rivierre St. Pierre, 5 ½ %, 1938	15,000 00	15,129 95
Town of Dalhousie, N.B., 4 ½ %, 1938	8,000 00	7,912 00
Town of Selkirk, Man., 5 %, 1936-39	6,000 00	5,983 97
Town of Kenora, Ont., 5 %, 1940	25,000 00	24,862 50
City of North Battleford, Sask., 5 ¼ %, 1936	17,500 00	17,479 00
City of North Battleford, Sask., 5 ½ %, 1942	50,000 00	47,710 72
City of Lethbridge, Alta., 5 %, 1943	3,893 05	3,657 29
City of Medicine Hat, Alta., 5 %, 1943	10,000 00	9,678 60
City of Saskatoon, Sask., 5 %, 1943	20,000 00	18,743 87
City of Saskatoon, Sask., 5 %, 1943	15,145 58	14,194 72
Municipality of Coquitlam, B.C., 5 %, 1941	81,000 00	75,185 90
City of Sault Ste. Marie, Ont., 5 ½ %, 1945	5,000 00	4,865 00
City of Ottawa, Ont., 5 %, 1945	50,000 00	48,565 00
City of Toronto, Ont., 4 ½ %, 1945	50,000 00	46,648 30
Protestant Schools of Montreal, Que., 4 %, 1942	25,000 00	21,849 82
Town of Orillia, Ont., 5 %, 1938-44	9,410 30	8,812 66
Schools of LaSalle, Que., 5 ½ %, 1954	15,000 00	15,120 10
Schools of Prince Albert, Sask., 4 %, 1966	9,328 65	9,328 65
City of Prince Albert, Sask., 4 %, 1966	66,729 50	66,729 50
R.C. Schools of Verdun, Que., 5 ½ %, 1943	50,000 00	51,155 35
City of Edmonton, Alta., 5 ½ %, 1964	3,500 00	3,656 03
City of Edmonton, Alta., 5 ½ %, 1956	12,000 00	12,566 82
City of Edmonton, Alta., 4 ½ %, 1950-51	1,459 99	1,366 29
City of Victoria, B.C., 5 ½ %, 1953	25,000 00	26,093 11
Protestant Schools of Montreal, Que., 4 %, 1938	21,000 00	20,477 69
City of Sydney, N.S., 5 ½ %, 1941	25,000 00	25,382 23
City of Hamilton, Ont., 4 ½ %, 1939-44	38,000 00	36,820 41
City of Hamilton, Ont., 5 %, 1943-44	2,000 00	1,996 54
City of Halifax, N.S., 5 %, 1965	100,000 00	99,534 00
City of Regina, Sask., 5 %, 1959	15,000 00	14,795 97
City of Saskatoon, Sask., 5 %, 1945	30,000 00	29,763 27
City of Saskatoon, Sask., 5 %, 1945	63,000 00	62,655 02
Plummer Memorial Hospital, 5 ½ %, 1945	20,000 00	20,441 16
City of Calgary, Alta., 4 ½ %, 1945	15,000 00	14,307 31
City of Lachine, Que., 4 %, 1940	5,000 00	4,760 86
City of Sydney, N.S., 3 ½ %, 1950	111,000 00	113,855 39
City of Medicine Hat, Alta., 5 %, 1944	12,000 00	11,719 41
City of Lethbridge, Alta., 5 ½ %, 1946	40,000 00	40,758 04
City of Calgary, Alta., 4 ½ %, 1940	14,600 00	14,367 12
City of North Battleford, Sask., 5 ½ %, 1953	10,220 00	10,336 66
City of Lethbridge, Alta., 5 ½ %, 1946	19,000 00	19,588 84
City of Portage la Prairie, Man., 5 %, 1941-51	10,500 00	10,317 86
City of Lethbridge, Alta., 5 ½ %, 1946	26,081 22	26,862 84
City of Medicine Hat, Alta., 6 %, 1949	53,000 00	54,519 24
Ont. W. Shore & Elec. Ry. (Guar. by Twp. Ashfield), 5 %, 1938	10,000 00	9,482 77
City of Levis, Que., 5 ½ %, 1942	14,000 00	13,575 46
Municipality of Point Grey, B.C., 5 %, 1943	25,000 00	23,646 27
City of Winnipeg, Man., 5 %, 1960	25,000 00	24,509 82
City of Sydney, N.S., 6 %, 1952	25,000 00	26,255 97
City of Brandon, Man., 6 %, 1943	15,000 00	15,428 92
Town of Listowel, Ont., 5 %, 1936-38	1,062 88	1,062 88
City of Moose Jaw, Sask., 5 %, 1936-38	6,486 64	6,471 58
City of Red Deer, Alta., 5 %, 1936-41	6,770 18	6,742 76
Town of Vegreville, Alta., 6 %, 1936-42	15,537 50	15,400 11
City of Red Deer, Alta., 6 %, 1936-43	3,609 49	3,521 47
Town of Cornwall, Ont., 5 ½ %, 1936-40	13,648 64	13,829 40
Township of Colchester South, Ont., 5 ½ %, 1936-43	4,922 46	4,972 02
Town of Waterloo, Ont., 5 ½ %, 1936-38	3,732 25	3,732 25
Schools of Lethbridge, Alta., 5 ½ %, 1955-61	26,250 00	27,649 52
Schools of Brandon, Man., 5 %, 1943	10,000 00	9,900 01
Town of Grimsby, Ont., 6 %, 1954-59	10,810 26	10,684 38
Township of Nelson, Ont., 5 ½ %, 1940-41	20,000 00	19,815 26
Town of Wingham, Ont., 6 %, 1937-38	2,342 30	2,382 48
City of Fort William, Ont., 5 %, 1939	51,000 00	51,162 19
Schools of Cote-des-Neiges, Que., 5 %, 1940	25,000 00	25,248 19
City of Lethbridge, Alta., 4 ½ %, 1940	11,000 00	10,296 00
Municipality of Point Grey, B.C., 5 %, 1937	11,193 18	11,055 43
City of Lachine, Que., 5 %, 1955	50,000 00	45,575 00
City of Sault Ste. Marie, Ont., 6 %, 1951	47,000 00	45,163 89
City of Winnipeg, Man., 6 %, 1941	30,000 00	31,135 06

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

Insurance Fund—Continued	Par Value	Book Value
R.C. Schools of Verdun, Que., 5½%, 1964	$94,000 00	$95,718 93
Schools of Ste. Madeleine d'Outremont, 5½%, 1949	15,000 00	15,366 07
City of Fort William, Ont., 5%, 1940	11,000 00	10,932 62
Municipality of Point Grey, B.C., 5%, 1941	40,000 00	39,899 36
City of Welland, Ont., 5½%, 1936-40	3,544 09	3,597 79
R.C. Schools of Toronto, Ont., 5½%, 1943	30,000 00	30,927 72
City of Edmonton, Alta., 5%, 1953	3,406 66	3,366 84
City of Welland, Ont., 5%, 1945-54	84,618 18	83,749 71
City of Welland, Ont., 5%, 1936-44	47,818 11	47,391 66
City of Hamilton, Ont., 4½%, 1939-44	54,000 00	52,468 67
City of Hamilton, Ont., 4½%, 1939-44	44,000 00	42,638 21
R.C. Schools of Fort William, Ont., 5%, 1960	25,000 00	24,143 01
Town of Dominion, N.S., 5½%, 1950	20,000 00	20,410 08
Town of Springhill, N.S., 6%, 1957	12,000 00	11,643 86
Town of Amherst, N.S., 5%, 1963	10,000 00	9,611 69
Town of Springhill, N.S., 6%, 1957	5,000 00	5,316 81
Town of Grimsby, Ont., 5%, 1936	714 20	714 20
Town of Kenora, Ont., 5%, 1936-40	4,224 60	4,195 66
School of Weyburn, Sask., 6%, 1936-41	6,000 00	6,161 23
Town of Whitewood, Sask., 5%, 1936-41	1,981 01	1,934 28
Manitoba Provincial Exhibition, 5%, 1949	6,000 00	5,795 01
Portage la Prairie Industrial Exhibition, 5%, 1936-49	7,942 89	7,695 00
Town of Oakville, Ont., 5%, 1941-50	59,008 95	59,327 57
Township of Chapleau, Ont., 6%, 1936-50	14,818 27	15,213 40
School of Didsbury, Alta., 6%, 1936-37	1,200 00	1,209 78
Town of Capreol, Ont., 6½%, 1946	1,782 23	1,741 72
City of Vancouver, B.C., 3½%, 1939	35,000 00	34,359 50
School of Maisonneuve, Que., 4½%, 1936-52	5,985 33	5,985 33
School of Maisonneuve, Que., 4½%, 1936-52	5,932 66	5,932 66
City of Kamloops, B.C., 5½%, 1941	24,000 00	24,366 91
City of Edmonton, Alta., 5½%, 1944	3,000 00	3,082 05
R.C. Schools of Toronto, Ont., 6%, 1941	90,000 00	93,840 82
City of Hamilton, Ont., 4½%, 1939-44	30,000 00	29,104 52
School of Brandon, Man., 5%, 1943	9,000 00	8,912 07
City of Brandon, Man., 5%, 1940	6,385 00	6,371 76
Town of Ste. Agathe des Monts, Que., 5½%, 1936-54	4,100 00	4,174 07
Town of St. Pierre, Que., 6%, 1938-41	10,000 00	10,334 67
City of Medicine Hat, Alta., 6%, 1951	7,000 00	7,214 19
City of Winnipeg, Man., 6%, 1942	100,000 00	97,103 19
City of Sault Ste. Marie, Ont., 6%, 1941-42	10,000 00	10,000 00
City of Montreal, Que., 5%, 1945	50,000 00	48,844 73
City of North Bay, Ont., 6%, 1952	15,000 00	15,652 45
Municipality of Northumberland, N.B., 6%, 1943	15,000 00	14,955 29
Schools of Dalhousie, N.B., 5½%, 1951	10,000 00	9,744 37
Municipality of Gloucester, N.B., 5½%, 1937-49	10,000 00	9,977 94
Town of Glace Bay, N.S., 5%, 1955	20,000 00	19,158 18
Town of Mount Forest, Ont., 5½%, 1936-45	6,203 17	6,166 10
School of Drumheller, Alta., 6%, 1936-48	19,500 00	19,500 00
School of Vermillion Centre, Alta., 5½%, 1936-58	22,000 00	21,121 98
City of North Bay, Ont., 5½%, 1936-37	10,328 87	10,372 53
Township of Nepean, Ont., 6%, 1958-60	20,000 00	20,635 45
Schools of Sarnia, Ont., 5½%, 1936-50	33,597 52	34,120 50
City of Medicine Hat, Alta., 5%, 1943	14,000 00	13,553 12
City of Saskatoon, Sask., 5%, 1945	5,000 00	4,599 42
District of South Vancouver, B.C., 5%, 1962	75,000 00	65,109 18
District of South Vancouver, B.C., 5%, 1962	30,000 00	26,043 60
District of South Vancouver, B.C., 5%, 1962	20,000 00	17,362 58
Schools of St. Sacrament de Lachine, Que., 5½%, 1953	15,500 00	15,861 20
City of Edmonton, Alta., 5½%, 1947	13,000 00	13,420 68
City of Edmonton, Alta., 4½%, 1952	1,946 66	1,816 09
Schools of Edmonton, Alta., 5%, 1953	1,000 00	988 57
City of Edmonton, Alta., 5½%, 1947	1,000 00	1,030 63
City of Sydney, N.S., 5½%, 1942	5,000 00	5,015 10
City of Hamilton, Ont., 4½%, 1939	14,000 00	13,591 03
City of Hamilton, Ont., 4½%, 1939-44	27,000 00	26,187 75
City of Hamilton, Ont., 5%, 1943-44	29,000 00	28,952 37
Township of York, 5%, 1946-54	100,000 00	98,990 44
School of Regina, Sask., 5%, 1960	150,000 00	147,911 24
City of Medicine Hat, Alta., 5%, 1942	33,000 00	32,332 99
Town of Liverpool, N.S., 5%, 1950	25,000 00	25,000 00
City of Regina, Sask., 5%, 1960	19,670 00	19,670 00
Town of Sydney Mines, N.S., 6%, 1941	31,000 00	31,506 77
City of Toronto, Ont., 5½%, 1953	25,000 00	24,337 87
City of Toronto, Ont., 5½%, 1942-50	25,000 00	24,648 85
City of Hamilton, Ont., 6%, 1949	25,000 00	24,891 46
City of Winnipeg, Man., 4½%, 1961	22,000 00	19,120 66
Municipality of Gloucester, N.B., 5½%, 1949	30,000 00	30,000 00
City of Winnipeg, Man., 4½%, 1961	20,000 00	19,656 92
Town of Kenora, Ont., 5½%, 1936	20,000 00	20,045 40
Town of Tofield, Alta., 6%, 1936-64	41,560 14	41,560 14
Schools of Brandon, Man., 5½%, 1956	40,000 00	40,222 31
Schools of Wallaceburg, Ont., 6%, 1951-54	4,483 52	4,681 81
Town of Mount Forest, Ont., 4½%, 1936-37	627 90	582 93
City of Wetaskiwin, Alta., 5%, 1936-39	3,459 92	3,478 56
Town of Carman, Man., 5%, 1936-39	5,766 75	5,782 79
Town of Thessalon, Ont., 5%, 1936-39	5,632 57	4,613 21
Town of Waterloo, Ont., 5½%, 1937-44	42,918 52	43,528 83
City of Belleville, Ont., 4%, 1940	10,000 00	10,026 35
Schools of St. Gregoire la Thaumaturge, Que., 5%, 1938	12,000 00	12,375 98
Town of St. Louis, Que., 4%, 1941	10,000 00	9,947 41

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

Insurance Fund—Continued	Par Value	Book Value
Town of St. Louis, Que., 4%, 1940	$10,000 00	$10,000 00
Town of Terrebonne, Que., 4½%, 1936-42	3,849 60	3,878 62
City of Montreal West, Que., 4%, 1941	10,000 00	9,630 93
Village of Rosemont, Que., 5%, 1936	27,000 00	27,073 32
Town of Pointe-aux-Trembles, Que., 5%, 1953	61,000 00	52,955 29
Town of Pointe-aux-Trembles, Que., 5%, 1953	69,000 00	59,900 24
Town of Drummondville, Que., 5%, 1951	10,472 00	9,970 21
City of Fort William, Ont., 4½%, 1940	19,000 00	17,539 15
City of Sault-au-Recollet, Que., 6%, 1955	25,000 00	24,300 86
Schools of St. Stanislas, Que., 6%, 1940	34,000 00	34,000 00
City of Hull, Que., 5½%, 1947	50,000 00	50,424 08
Village of Hudson, Que., 5½%, 1949	10,000 00	10,047 69
City of St. Lambert, Que., 5½%, 1952	120,000 00	122,192 01
City of Verdun, Que., 6%, 1941	5,000 00	5,164 69
City of Verdun, Que., 6%, 1941	25,000 00	25,766 00
City of Three Rivers, Que., 5½%, 1953	10,000 00	10,283 95
City of St. Lambert, Que., 5½%, 1952	50,000 00	51,110 33
City of Hull, Que., 5½%, 1947	25,000 00	25,761 52
City of St. Lambert, Que., 5½%, 1964	20,000 00	20,654 18
Town of Montreal North, Que., 6%, 1957	147,000 00	159,234 43
Town of St. Michel, Que., 6%, 1956	25,000 00	27,350 85
City of Three Rivers, Que., 5½%, 1947	44,000 00	45,762 32
Town of St. Pierre, Que., 6%, 1956	6,000 00	6,557 27
Town of Pointe-aux-Trembles, Que., 6%, 1940	5,000 00	5,156 27
Town of St. Michel, Que., 6%, 1956	3,000 00	3,274 70
Town of Montreal East, Que., 6%, 1954	3,000 00	3,260 88
Town of Hampstead, Que., 6%, 1959	8,000 00	8,871 67
Town of Montreal East, Que., 6%, 1954	7,000 00	7,670 77
Town of St. Michel, Que., 6%, 1955	4,000 00	4,389 16
Town of Pointe-aux-Trembles, Que., 6%, 1940-42	8,000 00	8,277 64
Town of Montreal North, Que., 6%, 1956	6,000 00	6,600 80
City of St. Lambert, Que., 6%, 1961	40,000 00	44,208 85
Town of Montreal North, Que., 6%, 1955-56	5,000 00	5,459 42
Town of Pointe-aux-Trembles, Que., 6%, 1941-42	7,500 00	7,779 47
Town of Hampstead, Que., 6%, 1959-61	21,000 00	23,214 68
Town of Montreal East, Que., 6%, 1954-55	6,000 00	6,539 86
Town of Montreal North, Que., 6%, 1957	42,000 00	46,030 54
Town of St. Michel, Que., 6%, 1956	38,000 00	41,552 26
City of Shawinigan Falls, Que., 5½%, 1945	5,000 00	5,139 04
City of Shawinigan Falls, Que., 5½%, 1946	21,000 00	21,613 07
Town of St. Michel, Que., 6%, 1955	103,000 00	112,359 84
Town of Montreal East, Que., 6%, 1946	1,000 00	1,064 04
Town of Pointe-aux-Trembles, Que., 6%, 1953	30,000 00	32,807 04
City of Edmonton, Alta., 5½%, 1945	50,000 00	50,159 96
Town of Montreal North, Que., 6%, 1955	5,000 00	5,454 46
Town of St. Michel de Laval, Que., 6%, 1954	5,000 00	5,475 55
Schools of Three Rivers, Que., 5%, 1950-54	94,600 00	93,530 92
R.C. Schools of La Salle, Que., 5½%, 1956	22,000 00	22,826 00
Town of Montreal East, Que., 6%, 1954	35,000 00	38,354 30
Town of Montreal North, Que., 6%, 1956	3,000 00	3,300 35
Town of Pointe-aux-Trembles, Que., 6%, 1953	1,000 00	1,098 99
Town of Montreal North, Que., 6%, 1957	6,000 00	6,620 17
Town of Montreal East, Que., 6%, 1946	3,000 00	3,207 04
Town of St. Pierre-aux-Liens, Que., 6%, 1956	3,000 00	3,325 16
City of St. Lambert, Que., 5½%, 1952	10,000 00	10,450 60
City of Three Rivers, Que., 5½%, 1953	2,000 00	2,091 43
R.C. Schools of Grand Mere, Que., 5%, 1949-56	32,000 00	31,967 36
Town of Pointe-aux-Trembles, Que., 6%, 1942	500 00	523 20
Protestant Schools of Montreal, Que., 5%, 1939	34,000 00	34,000 00
City of Edmonton, Alta., 5½%, 1945	130,000 00	131,577 51
City of Edmonton, Alta., 5½%, 1945	176,000 00	180,776 48
City of Hull, Que., 5½%, 1952-62	5,000 00	5,276 39
City of St. Lambert, Que., 5½%, 1956	1,000 00	1,054 80
City of St. Lambert, Que., 5½%, 1954	1,000 00	1,041 22
City of Edmonton, Alta., 5%, 1946	1,000 00	991 81
City of Edmonton, Alta., 5½%, 1945	86,000 00	88,710 26
Town of Montreal East, Que., 6%, 1946	1,000 00	1,073 57
City of St. John, Que., 3½%, 1940	500 00	464 51
Town of Pointe-aux-Trembles, Que., 6%, 1942	500 00	525 14
Town of LaTuque, Que., 5%, 1944	15,000 00	14,930 60
Town of LaTuque, Que., 5%, 1944	4,000 00	3,981 02
Town of Hampstead, Que., 6%, 1959	3,000 00	3,371 21
City of Three Rivers, Que., 5½%, 1939-42	7,000 00	7,113 63
City of Edmonton, Alta., 5½%, 1952-53	2,000 00	2,077 95
Township of Tisdale, Ont., 5½%, 1942-44	29,000 00	29,000 00
Schools of Saskatoon, Sask., 5%, 1959	40,000 00	38,399 03
City of Montreal, Que., 4½%, 1953	50,000 13	46,010 29
City of Three Rivers, Que., 5½%, 1943-47	22,000 00	22,525 30
City of Montreal, Que., 4%, 1948	21,831 56	19,232 63
City of Montreal, Que., 4%, 1950	26,834 43	23,504 55
City of Hamilton, Ont., 5%, 1943-44	67,000 00	66,890 17
City of Hamilton, Ont., 4½%, 1939-44	33,000 00	32,044 31
City of Hamilton, Ont., 4½%, 1939-44	6,000 00	5,823 28
City of Brandon, Man., 5½%, 1949	50,000 00	51,227 15
Protestant Schools of Montreal, Que., 5%, 1960	100,000 00	99,545 94
City of Granby, Que., 5%, 1948-52	39,000 00	39,397 05
City of Saskatoon, Sask., 5%, 1950	30,000 00	29,693 78
R.C. Schools of Granby, Que., 5%, 1945-60	35,000 00	35,377 71
City of Belleville, Ont., 4%, 1940	25,000 00	23,800 82
Town of St. Michel de Laval, Que., 6%, 1954	2,000 00	2,239 25

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

Insurance Fund—Continued:	Par Value	Book Value
City of Three Rivers, Que., 5 ½ %, 1964-68	$75,000 00	$80,882 85
City of Shawinigan Falls, Que., 5 %, 1946-59	20,000 00	19,869 12
R.C. Schools of Shawinigan Falls, Que., 5 %, 1950-55	26,000 00	25,943 26
Town of Dolbeau, Que., 5 ½ %, 1945	20,000 00	20,000 00
City of St. Hyacinthe, Que., 5 %, 1937-49	16,500 00	16,500 00
Town of Montreal North, Que., 6 %, 1956	5,000 00	5,636 44
Town of Montreal East, Que., 6 %, 1954	4,000 00	4,504 00
Town of St. Michel, Que., 6 %, 1955	10,000 00	11,237 04
City of Hull, Que., 5 %, 1952-57	20,500 00	20,589 63
R.C. Schools of Shawinigan Falls, Que., 5 %, 1945-55	25,000 00	25,000 00
Port Arthur General Hospital, 5 ½ %, 1955	21,000 00	21,977 54
Town of Montreal East, Que., 6 %, 1946	5,000 00	5,359 98
Town of Pointe-aux-Trembles, Que., 6 %, 1942	4,000 00	4,185 92
R.C. Schools of St. Clotilde, Que., 6 %, 1941	8,000 00	8,424 71
Town of Pointe-aux-Trembles, Que., 6 %, 1941	34,191 80	35,826 93
Town of New Waterford, N.S., 5 ½ %, 1951	27,000 00	27,000 00
Town of East Angus, Que., 5 %, 1941	25,000 00	24,493 17
City of Quebec, Que., 6 %, 1939	25,000 00	24,930 86
City of Guelph, Ont., 5 ½ %, 1942	45,000 00	43,803 21
Village of Stirling, Ont., 6 %. 1949-62	12,500 00	12,955 63
City of Riviere du Loup, Que., 5 ½ %, 1938	15,000 00	14,828 67
Town of Bathurst, N.B., 5 ½ %, 1952	10,000 00	9,840 81
City of Sherbrooke, Que., 4 ½ %, 1956	16,000 00	15,404 50
Town of Canso, N.S., 4 ½ %, 1955	13,000 00	12,282 06
Schools of Moose Jaw, Sask., 5 %, 1936	333 33	334 59
City of Moose Jaw, Sask., 5 %, 1936-39	7,263 78	7,248 87
County of Lanark, Ont., 5 %, 1936-49	68,383 62	67,974 98
City of Medicine Hat, Alta., 5 %, 1950	5,000 00	4,822 80
Township of London, Ont., 5 ½ %, 1936-50	12,606 57	12,861 73
Schools of Weyburn, Sask., 5 %, 1936	666 86	668 54
Village of Megantic, Que., 5 %, 1936	1,239 05	1,248 82
Schools of Leamington, Ont., 5 ¼ %, 1939-40	2,000 00	2,000 00
Town of Almonte, Ont., 5 %, 1952-60	29,866 21	30,132 42
Town of Almonte, Ont., 6 %, 1940-62	16,054 99	16,054 99
Town of Wingham, Ont., 6 %, 1936-41	4,494 62	4,549 61
Town of Maisonneuve, Que., 4 ½ %, 1940	10,000 00	10,101 89
District of Penticton, B.C., 6 %, 1942	5,000 00	4,895 29
District of Penticton, B.C., 6 %, 1941	68,000 00	68,000 00
Schools of Winnipeg, Man., 4 %, 1945	32,000 00	29,263 84
R.C. Schools of St. Gregoire, Que., 6 %, 1955	100,000 00	109,538 19
Town of Montreal North, Que., 6 %, 1954	1,000 00	1,089 53
Town of St. Michel, Que., 6 %, 1954	30,000 00	32,686 03
Town of St. Michel, Que., 6 %, 1954	97,000 00	105,684 91
R.C. Schools of Montreal East, Que., 5 %, 1945	40,000 00	39,430 15
City of Calgary, Alta., 5 %, 1945	2,000 00	1,941 13
Town of St. Michel, Que., 6 %, 1954	22,000 00	24,091 71
Town of St. Michel, Que., 6 %, 1954	1,000 00	1,095 82
City of Edmonton, Alta., 7 %, 1941	25,000 00	26,546 06
Protestant Schools of Sherbrooke, Que., 5 ½ %, 1936-38	8,400 00	8,459 96
City of Edmonton, Alta., 5 %, 1953	5,840 00	5,771 03
City of Edmonton, Alta., 5 ½ %, 1945	3,500 00	3,604 14
City of Edmonton, Alta., 5 ½ %, 1946	60,000 00	61,964 17
Schools of Saskatoon, Sask., 5 %, 1953	5,000 00	4,981 82
Town of Glace Bay, N.S., 5 %, 1948	24,000 00	23,455 16
City of Hamilton, Ont., 4 ½ %, 1939-44	13,000 00	12,609 75
City of Hamilton, Ont., 5 %, 1943-44	4,000 00	3,993 40
City of Brantford, Ont., 5 %, 1950-56	25,000 00	25,000 00
Town of Collingwood, Ont., 5 %, 1942-43	57,000 00	55,951 31
Town of Collingwood, Ont., 5 %, 1945-46	25,000 00	24,510 81
Town of Farnham, Que., 5 ½ %, 1945-59	30,000 00	31,024 67
Schools of Moncton, N.B., 5 %, 1950	25,000 00	24,898 09
City of London, Ont., 4 ½ %, 1944	50,000 00	48,161 27
Town of St. Michel, Que., 6 %, 1954	28,000 00	31,409 87
City of Brandon, Man., 5 %, 1945	19,496 00	19,418 92
Town of Montreal North, Que., 6 %, 1954	6,000 00	6,730 69
Village of Wheatley, Ont., 5 ½ %, 1936-60	45,110 68	46,222 48
Village of Wheatley, Ont., 5 ½ %, 1936-45	8,260 35	8,358 69
City of Montreal, Que., 6 %, 1941	100,000 00	100,345 57
City of Winnipeg, Man., 6 %, 1950	25,000 00	24,552 59
City of Brantford, Ont., 5 %, 1954-55	7,000 00	6,709 02
City of Brantford, Ont., 5 %, 1939	1,000 00	972 06
City of Sherbrooke, Que., 5 %, 1957-59	25,000 00	24,342 18
Town of Edmundston, N.B., 5 %, 1951	20,000 00	18,746 80
City of Sherbrooke, Que., 5 %, 1952	10,000 00	10,113 47
R.C. Schools of Sorel, Que., 5 %, 1952	20,000 00	20,000 00
Town of Timmins, Ont., 5 ½ %, 1936	1,759 36	1,764 58
County of Peel, Ont., 5 %, 1936-38	5,113 76	5,101 78
Town of Mount Forest, Ont., 5 ½ %, 1936	328 09	328 09
Town of Morrisburg, Ont., 4 ½ %, 1937-45	3,435 32	3,301 30
Village of Markdale, Ont., 5 %, 1936-37	1,209 58	1,207 23
City of Regina, Sask., 4 ½ %, 1936	3,637 10	3,637 13
Town of New Liskeard, Ont., 5 %, 1936-38	2,657 16	2,657 16
Town of Humboldt, Sask.,	39,673 92	39,673 92
Town of Battleford, Sask.	13,428 81	13,428 81
Town of Macleod, Alta, 4 %, 1936-74	28,569 75	28,569 75
Township of Teck, Ont., 6 %, 1941-46	50,000 00	52,941 03
Town of Bassano, Alta., 3 %, 1936-75	6,617 86	6,617 86
Town of Taber, Alta., 4 %, 1936-70	14,243 88	14,243 88
Town of Melfort, Sask., 8 %, 1943	16,000 00	16,349 80
City of Red Deer, Alta., 6 %, 1936-43	1,403 28	1,389 58

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

Insurance Fund—Continued	Par Value	Book Value
Township of Stamford, Ont., 5%, 1949-58	$43,627 06	$43,117 07
Township of Moore, Ont., 5½%, 1936-49	12,839 31	13,044 05
Town of Timmins, Ont., 5½%, 1936-59	19,381 95	19,650 13
Town of Birtle, Man., 5¾%, 1935-49	12,000 00	12,000 00
Town of Stamford, Ont., 5%, 1936-59	34,963 77	34,963 77
Town of Capreol, Ont., 6%, 1936-56	29,286 54	30,463 74
Township of Nepean, Ont., 5%, 1956-61	14,858 11	13,439 17
Town of Renfrew, Ont., 6%, 1940-52	19,295 43	19,691 39
Totals	$14,314,503 61	$14,185,600 82

Sick Benefit Fund:	Par Value	Book Value
Province of Ontario, 5%, 1948	$50,000 00	$49,072 87
Province of Manitoba, 3½%, 1949	10,000 00	9,599 37
Province of Manitoba, 6%, 1947	10,000 00	10,555 75
Province of Nova Scotia, 5%, 1959	10,000 00	11,171 24
Town of Dauphin, Man., 6%, 1939-44	3,789 65	3,731 71
Schools of Coteau St. Pierre, Que., 6%, 1955	9,000 00	9,000 00
Town of Orillia, Ont., 5%, 1936-44	17,492 07	16,574 42
City of Prince Albert, Sask., 4%, 1966	15,784 86	15,784 86
City of Edmonton, Alta., 7%, 1941	2,000 00	2,136 04
R.C. Schools of River St. Pierre, 5½%, 1944	1,000 00	1,025 33
City of Lethbridge, Alta., 5½%, 1946	19,918 78	20,515 67
City of Brantford, Ont., 4%, 1941	10,000 00	9,415 24
Town of Dalhousie, N.B., 5½%, 1953	10,000 00	9,943 47
City of Moncton, N.B., 5%, 1953	10,000 00	9,976 54
City of Brantford, Ont., 4%, 1941	5,000 00	4,681 07
Town of Hanover, Ont., 6%, 1954-62	6,324 93	6,524 88
Town of Smith's Falls, Ont., 6%, 1949-52	8,330 31	8,672 79
Town of Waterloo, Ont., 5¼%, 1936-38	1,554 09	1,554 09
Town of Kincardine, Ont., 5½%, 1938-48	7,771 98	7,622 45
Town of Raymond, Alta., 5%, 1936	1,333 33	1,326 53
City of Winnipeg, Man., 6%, 1942	25,000 00	24,370 21
Town of Lindsay, Ont., 5%, 1944-46	6,000 00	5,863 72
County of Lanark, Ont., 5%, 1947-48	5,323 65	5,472 96
Schools of Hull, Que., 5½%, 1953	13,500 00	13,574 33
Town of La Salle, Que., 5%, 1954	1,000 00	1,000 00
City of Edmonton, Alta., 5½%, 1947	4,000 00	4,106 58
R.C. Schools of Bedford, Que., 5½%, 1949-52	1,200 00	1,238 28
Village of Glencoe, Ont., 6%, 1942-55	5,000 00	4,978 96
City of Quebec, Que., 4½%, 1950	5,000 00	5,119 42
County of Gloucester, N.B., 4½%, 1955	10,000 00	9,975 39
Schools of Strathcona, Alta., 5%, 1939	666 68	666 68
Town of Pointe-aux-Trembles, Que., 6%, 1953	9,000 00	9,739 16
City of St. Lambert, Que., 5½%, 1954	1,000 00	1,041 45
City of Verdun, Que., 5½%, 1955	1,000 00	1,049 27
Town of Ste. Rose, Que., 6%, 1954	10,000 00	10,958 36
Town of Montreal East, Que., 6%, 1954	1,000 00	1,104 78
Town of St. Pierre, Que., 6%, 1956	2,000 00	2,254 55
Town of St. Michel, Que., 6%, 1956	10,000 00	11,272 90
Town of Montreal East, Que., 6%, 1955	1,000 00	1,125 47
Town of Pointe-aux-Trembles, Que., 6%, 1941	10,808 20	11,325 08
City of Westmount, Que., 5½%, 1940-44	25,000 00	24,425 26
Town of Smith's Falls, Ont., 5%, 1939-44	9,997 62	9,880 32
City of Halifax, N.S., 6%, 1952	2,000 00	2,202 90
Town of St. Michel, Que., 6%, 1954	1,000 00	1,121 75
Town of Montreal North, Que., 6%, 1954	1,000 00	1,121 75
City of Brantford, Ont., 5%, 1944	4,000 00	3,800 38
Town of Lindsay, Ont., 5%, 1943-49	9,000 00	8,783 30
Village of Dundalk, Ont., 5%, 1936-39	1,153 31	1,153 31
City of Red Deer, Sask., 6%, 1936-43	5,261 48	5,209 75
Town of Smith's Falls, Ont., 5%, 1936-40	5,699 05	5,558 82
Totals	$395,909 99	$398,379 41
GRAND TOTALS	$14,710,413 60	$14,583,980 23

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

Insurance Fund:	Par Value	Book Value	Authorized Value
Schools of Raymond, Alta., 6%, 1934-39	$3,752 79	$3,869 29	$2,964 70
Town of Indian Head, Sask., 6%, 1935-44	1,333 00	1,362 01	1,079 73
Town of Kindersley, Sask., 6%, 1935-51	10,451 18	10,937 45	9,092 53
Schools of Wynyard, Sask., 7%, 1936-43	5,400 00	4,956 40	4,158 00
Township of York, Ont., 5½%, 1934-39	6,152 43	6,191 52	4,921 94
Rural Mun. of St. James, Man., 5½%, 1956	46,688 01	46,688 01	25,211 53
R.C. Schools of Windsor, Ont., 5½%, 1937-45	26,500 00	26,304 95	14,840 00
City of Rossland, B.C., 6%, 1951	30,000 00	31,803 49	27,600 00
Township of East York, Ont., 5%, 1957-59	25,000 00	20,849 52	18,000 00
Town of Leaside, Ont., 5½%, 1933-49	62,009 09	60,016 85	47,747 00
City of Niagara Falls, Ont., 5%, 1944	10,000 00	9,929 58	8,200 00
Town of Sudbury, Ont., 5%, 1934-43	14,572 15	13,820 44	12,386 33

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Society (*in default*)

Insurance Fund—Continued	Par Value	Book Value	Authorized Value
Essex Border Utilities Com., 5 ¾ %, 1947-52...	$50,359 26	$51,718 34	$25,179 63
Essex Border Utilities Com., 5 ¾ %, 1937-54...	22,116 61	22,520 17	11,058 31
Essex Border Utilities Com., 5 ¾ %, 1950-51...	18,000 00	18,733 20	9,000 00
Essex Border Utilities Com., 5 ½ %, 1952-56...	50,000 00	51,279 36	25,000 00
Town of Leamington, Ont., 5 ½ %, 1935-42....	16,740 94	15,455 39	14,229 80
Town of Leamington, Ont., 5 ¼ %, 1940.......	3,000 00	3,000 00	2,550 00
Schools of East Kildonan, Man., 6 %, 1952-54..	3,000 00	2,843 59	2,843 59
City of Enderby, B.C., 5 %, 1936.............	9,000 00	8,967 60	7,110 00
Schools of Windsor, Ont., 5 ½ %, 1944-48......	38,290 37	39,619 00	27,569 07
Township of York, Ont., 6 %, 1934-40........	14,096 05	14,479 28	11,276 84
Town of Cap-de-la-Madeleine, Que., 5 %, 1956-71	50,000 00	49,465 83	48,500 00
Rural Mun. of Caledonia, Sask., 5 %, 1931-32..	1,200 00	1,195 68	720 00
Town of Outlook, Sask., 5 %, 1935-39.........	2,086 26	2,086 26	1,606 42
Town of Leamington, Ont., 5 ½ %, 1942-45....	13,852 67	14,181 86	11,774 77
City of Niagara Falls, Ont., 5 %, 1936-50......	42,631 30	42,108 60	34,957 67
Town of Midland, Ont., 5 %, 1941-47.........	7,450 46	7,450 46	6,109 38
Town of Outlook, Sask., 5 %, 1936-42.........	5,646 15	5,422 99	4,347 54
Township of North York, Ont., 5 ½ %, 1942-51.	52,112 25	54,029 55	44,295 41
Town of Pembroke, Ont., 5 %, 1935-40........	14,793 73	14,634 22	12,574 67
Town of Pembroke, Ont., 5 %, 1935-60........	9,029 58	8,795 23	7,675 14
Town of Swift Current, Sask., 3 ½ %, 1937....	21,000 00	21,000 00	8,190 00
Township of York, Ont., 6 %, 1934-40........	10,577 72	10,715 47	8,462 18
Township of Sandwich E., Ont., 6 ½ %, 1932-35	2,199 89	2,264 48	1,033 95
Schools of Ford City, Ont., 5 ½ %, 1948-55....	13,101 18	13,681 62	7,336 66
Township of East York, Ont., 5 %, 1934-48....	57,869 96	57,376 42	41,666 37
Village of Fort Erie, Ont., 5 ½ %, 1939-58.....	26,423 95	27,101 21	20,346 44
Burrard Inlet, Tunnel & Bridge Co., 6 %, 1973.	50,000 00	55,395 08	24,500 00
Burrard Inlet, Tunnel & Bridge Co., 5 ½ %, 1945	10,000 00	10,142 93	4,900 00
Township of York, Ont., 5 %, 1943...........	25,000 00	25,357 06	20,000 00
Town of Kindersley, Sask., 6 %, 1935-42......	20,741 07	21,052 22	18,044 73
Township of North York, Ont., 5 %, 1943-44...	7,169 29	7,169 29	6,093 90
Town of Weston, Ont., 6 ½ %, 1934-51........	18,633 44	19,087 61	14,906 75
Schools of East Kildonan, Man., 5 %, 1936-54..	185 11	185 11	157 34
Town of Essex, Ont., 5 %, 1933-48...........	11,569 17	11,238 53	6,941 50
Township of North York, Ont., 5 ½ %, 1951-60.	124,471 02	131,765 28	105,800 37
Town of Penetanguishene, Ont., 5 ½ %, 1935-44	19,999 97	20,754 33	14,399 98
Township of East York, Ont., 5 ½ %, 1935-38..	17,085 47	17,151 17	12,301 54
Township of East York, Ont., 5 ½ %, 1934-38..	24,705 24	24,647 46	17,787 77
Township of Etobicoke, Ont., 5 ½ %, 1951-60..	114,941 22	121,447 10	91,952 98
Township of Etobicoke, Ont., 5 ½ %, 1943-44..	12,888 23	13,231 09	10,310 58
Town of Indian Head, Sask., 5 %, 1946.......	10,000 00	9,674 50	8,100 00
Township of North York, Ont., 5 ½ %, 1934-39.	28,812 50	29,163 47	24,490 63
Town of Chicoutimi, Que., 4 ½ %, 1933-51.....	6,470 20	6,501 96	5,499 67
Town of Arcola, Sask., 6 %, 1939.............	5,000 00	5,261 80	3,950 00
Town of Laval-des-Rapides, Que., 6 %, 1965...	14,000 00	12,642 58	11,900 00
Town of Neepawa, Man., 6 %, 1943..........	5,000 00	5,225 49	5,225 49
Township of East York, Ont., 5 ½ %, 1940....	25,000 00	25,612 61	18,000 00
Rural Mun. of East Kildonan, Man., 6 %, 1941.	10,000 00	10,234 49	10,234 49
R.C. Schools of Chicoutimi, Que., 5 %, 1939...	30,000 00	29,715 18	25,500 00
Township of East York, Ont., 5 ½ %, 1938-50..	32,235 59	33,022 52	3,209 62
Town of Swift Current, Sask., 3 ½ %, 1937....	6,145 77	6,145 77	2,396 85
Town of Fort Francis, Ont., 5 %, 1936-48.....	34,070 17	33,560 66	33,560 66
Rural Mun. of East Kildonan, Man., 6 %, 1940.	13,000 00	03,324 79	13,324 79
Town of Blind River, Ont., 5 ½ %, 1946-58....	15,719 51	15,287 94	15,287 94
Town of Swift Current, Sask., 3 ½ %, 1937....	7,937 04	7,937 04	3,095 45
Town of Swift Current, Man., 3 ½ %, 1937....	10,914 65	10,914 65	4,256 71
Township of North York, Ont., 5 ½ %, 1934-39.	15,992 19	16,180 96	13,593 36
Town of Bridgeburg, Ont., 5 ½ %, 1945-56.....	6,085 33	6,256 40	4,381 44
Town of New Toronto, Ont., 5 %, 1940-44.....	25,170 03	24,445 72	18,877 52
Town of East View, Ont., 5 ½ %, 1940-47.....	25,400 17	25,779 61	17,526 12
Town of Swift Current, Sask., 3 ½ %, 1937....	45,000 00	45,000 00	17,550 00
Schools of Windsor, Ont., 5 ½ %, 1937........	6,217 89	6,244 19	4,476 88
Schools of Windsor, Ont., 5 ½ %, 1939........	1,033 71	1,039 11	744 27
Schools of Windsor, Ont., 5 ½ %, 1942-44......	20,000 00	20,468 17	14,400 00
Township of Bagot, Que., 5 ½ %, 1932-56......	32,300 00	33,413 51	24,568 00
Schools of Windsor, Ont., 5 ½ %, 1933-40......	14,000 00	14,000 00	10,080 00
Schools of Windsor, Ont., 5 ½ %, 1953........	1,000 00	1,012 32	720 00
Town of Walkerville, Ont., 5 %, 1948-59.......	99,932 40	97,059 44	81,944 57
Town of Estevan, Sask., 5 %, 1933-41.?.......	2,312 64	2,286 29	1,618 85
Town of Souris, Man., 5 %, 1936-41..........	9,245 07	9,173 29	9,173 29
Village of Redcliffe, Alta., 3 %, 1932-75.......	14,019 85	14,019 85	5,187 34
Schools of Radville, Sask., 6 %, 1932-75.......	700 00	698 73	385 00
Town of Melville, Sask., 5 ½ %, 1935-38.......	3,722 01	3,722 01	3,089 27
Town of Watrous, Sask., 5 ½ %, 1935-56......	5,235 94	5,235 94	3,508 08
Town of Walkerville, Ont., 5 %, 1934-43......	49,731 67	48,905 08	40,779 97
Township of Scarborough, Ont., 5 %, 1942-49..	44,862 49	44,862 49	34,095 49
Town of Sandwich, Ont., 5 ¾ %, 1932-59......	37,939 50	39,157 86	19,349 15
Town of Midland, Ont., 5 %, 1940-49.........	9,294 19	9, 94 09	7,621 24
City of Niagara Falls, Ont., 5 %, 1938-43......	4,599 24	4,579 25	3,771 38
Town of Magrath, Alta., 6 %, 1936-53........	1,784 15	1,784 15	1,070 49
Town of Watrous, Sask., 5 ½ %, 1957.........	345 63	345 63	231 57
Totals.........................	$1,984,055 74	$2,004,669 24	$1,466,468 62

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Society (*in default*)

Sick Benefit Fund:	Par Value	Book Value	Authorized Value
Town of Indian Head, Sask., 5%, 1935-36	$2,000 00	$2,016 06	$1,620 00
Rural Mun. of St. James, Man., 5½%, 1956	2,911 99	2,911 99	1,572 47
Town of Jonquieres, Que., 5½%, 1943-45	3,000 00	2,798 37	2,550 00
Town of Jonquieres, Que., 5½%, 1945-51	1,000 00	914 37	850 00
Schools of Qu-Appelle, Sask., 5%, 1932-35	2,537 84	2,560 18	1,954 14
R.C. Schools of Eastview, Ont., 5%, 1944	9,000 00	8,354 03	6,480 00
Township of East York, Ont., 5%, 1949-59	144,304 21	140,754 49	103,899 03
Township of East York, Ont., 5%, 1949-58	22,357 42	21,806 37	16,097 34
Township of North York, Ont., 5%, 1944	7,099 61	7,099 61	6,034 67
Town of Jonquieres, Que., 5½%, 1949-51	1,000 00	905 20	850 00
Town of Greenfield Park, Que., 5%, 1969	20,000 00	18,336 55	13,800 00
Town of Swift Current, Sask., 3½%, 1937	17,817 46	17,817 46	6,948 80
Town of Melville, Sask., 5½%, 1935-58	14,816 27	14,816 27	12,297 50
Town of Souris, Man., 5%, 1936-40	5,282 74	5,097 85	5,097 85
Totals	$253,127 54	$246,188 80	$180,051 80
GRAND TOTALS	$2,237,183 28	$2,250,858 04	$1,646,520 42

CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser, Lt. Harry Durant; Head Clerk, J. Manning, London; Head Banker, J. H. Saunders, London; Head Managers, H. H. McHattie, J. Clouston, H. Hass; Head Physician, J. L. Huffman, M.D., London; Head Escort, Nelson Stauffer; Head Watchman, Jesse Bradford; Head Sentry, W. A. Thorpe.

Chief or General Agent in Ontario.—John Manning, London, Ont.

Assets	$1,939,021
Ontario insurance in force (gross)	2,894,245
Canadian insurance in force (gross)	3,539,834
Total insurance in force (gross)	3,539,834

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$180,571
Premiums—Canada (net)	201,243
Premiums—Total (net)	201,243
Benefits paid—Canada (net)	113,815
Benefits paid—Ontario (net)	88,995
Total benefits paid (net)	113,815

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—M. J. Barry, 19 Goodwood St., Toronto, Ont.

Chief or General Agent in Ontario.—M. J. Barry, Toronto, Ont.

Assets	$33,982,736
Ontario insurance in force (gross)	3,575,832
Canadian insurance in force (gross)	13,886,486
Total insurance in force (gross)	114,641,032

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$85,399
Premiums—Canada (net)	309,657
Premiums—Total (net)	4,981,469
Benefits paid—Ontario (net)	109,332
Benefits paid—Canada (net)	430,502
Total Benefits paid (net)	2,662,471

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUEBEC

Officers.—Grand President, J. P. Landry, Truro, N.S.; Acting Grand Secretary, Mrs. C. Hopkins, Montreal.

Directors.—C. A. Pariseault, K.C., Montreal; W. J. Sutherland, Smith's Falls, Ont.; L. T. Coyle, St. Catharines, Ont.

Chief or General Agent in Ontario.—Jno. F. Boland, 401 Reford Building, Toronto, Ont.

Assets	$1,508,349
Ontario insurance in force (gross)	1,288,253
Canadian insurance in force (gross)	3,383,333
Total insurance in force (gross)	3,383,333

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$35,844
Premiums—Canada (net)	177,113
Premiums—Total (net)	177,113
Benefits paid—Ontario (net)	38,127
Benefits paid—Canada (net)	127,373
Total benefits paid (net)	127,373

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*See note on page 1.

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

Organized.—1872. *Incorporated.*—July 11, 1893.

Officers.—Principal Officer, A. H. Brown; Secretary, J. J. McGill; Treasurer, A. W. Grant.

Auditors.—W. H. Casselman, K. H. Irving, J. M. Somerville.

Governing Executive Authority.—A Board of Management consisting of representatives elected by the members from each of the twenty-six Departments of the Government.

Summary

Balance of mortuary fund, December 31, 1935		$162,108 71
Add non-ledger assets		2,050 07
Total Assets		$164,158 78
Deduct unadmitted assets	$4,327 02	
Deduct due and accrued liabilities (except reserve)	549 45	
		4,876 47
Net Balance of All Funds		$159,282 31
Reserve as per actuary's report		$122,383 00
Balance—Surplus of Assets over all Liabilities and Reserve		$36,899 31

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Loans on policies with interest accrued		$1,015 78
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$150,499 89	
In default	9,525 87	
		160,025 76
Cash in chartered banks of Canada in Canada		1,067 17
Total Ledger Assets		$162,108 71

Non-Ledger Assets

Interest accrued	$2,024 99
Assessments overdue	25 08
Total Non-Ledger Assets	$2,050 07
Total Assets	$164,158 78
Deduct deficiency of market under book value of bonds and debentures in default	4,327 02
Total Admitted Assets	$159,831 76

Liabilities

Premiums paid in advance		$49 45
Special reserve for contingencies		500 00
Total Liabilities (except Reserve)		$549 45
Net required reserve, per actuary's report, for outstanding contracts of:		
Mortuary fund	$94,670 00	
Bonuses	25,563 00	
Special reserve for waiver of premiums	2,150 00	
Total Reserve		$122,383 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934		$148,008 98
Income for the year:		
Premiums (with extra dues, etc.)	$13,091 70	
Interest and rents	7,362 66	
Profit on sale of securities	6 13	
Total Income		20,460 49
		$168,469 47
Disbursements for the year:		
Death claims	$4,800 00	
Reversionary bonus	580 82	
Surrender values	342 53	
Loss on sale of securities	5 07	
Collection charges	27 19	
Total Disbursements		5,755 61
		$162,713 86
Deduct transfers to General Fund		605 15
Balance of Fund (Ledger Assets), December 31, 1935		$162,108 71

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			Nil
Disbursements for the year:			
Head Office Expenses:			
Salaries	$400 00		
Rent of deposit box	75 00		
Printing, supplies and postage	75 15		
Total		$550 15	
All Other Expenses:			
License and filing fee		55 00	
Total Disbursements			$605 15
Add transfers from Mortuary Fund			605 15
Balance of Fund (Ledger Assets), December 31, 1935			Nil

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Bonus Additions	Totals	
	No.	Amount		No.	Amount
At end of 1934	1,443	$625,422 00	$52,569 00	1,443	$677,991 00
New issued	108	51,750 00	5,836 00	108	57,586 00
Old increased	....	500 00	....	....	....
Totals	1,551	$677,672 00	$58,405 00	1,551	$736,077 00
Less ceased by:					
Death	14	$4,900 00	$623 50	14	$5,523 50
Surrender	6	2,750 00	242 50	6	2,992 50
Lapse	11	5,500 00	310 00	11	5,810 00
Total ceased	31	$13,150 00	$1,176 00	31	$14,326 00
At end of 1935	1,520	$664,522 00	$57,229 00	1,520	$721,751 00

Miscellaneous

Class or classes of members entitled in event of discontinuance of premium payment to benefit thereafter—Those who have retired from the Service.

Conditions as to membership, etc., under which such benefits are available—All such members may benefit.

Nature of benefits so granted—Cash surrender value or paid-up policy.

Particulars of distribution of surplus during last three years—Reversionary bonus addition of 1 per cent. per annum.

Valuation Summary, December 31, 1935

Attained Ages	Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability	Amount of Bonus Additions	Net Liability for Bonus
21–25	$16,500	$3,936	$15 25	$3,552	$384	$253	$61
26–30	58,000	15,183	57 96	13,085	2,098	1,458	382
31–35	50,500	15,156	58 01	12,416	2,740	2,275	687
36–40	126,000	42,510	158 19	32,041	10,469	8,348	2,818
41–45	142,000	54,434	195 91	36,940	17,494	12,568	4,829
46–50	116,750	50,657	191 26	33,094	17,563	11,028	4,795
51–55	77,700	38,441	141 52	21,868	16,573	9,250	4,590
56–60	44,272	24,823	87 77	11,782	13,041	6,313	3,546
61–65	20,200	12,604	43 21	4,970	7,634	3,305	2,064
66–70	8,000	5,561	19 33	1,801	3,760	1,508	1,050
71–75	2,750	2,091	7 75	568	1,523	553	420
76–80	450	364	1 63	95	269	88	71
81–85	1,000	879	1 93	72	807	202	177
86–90	400	362	1 59	47	315	80	73
Totals	$664,522	$267,001	$981 31	$172,331	$94,670	$57,229	$25,563

The above valuation was made on the following basis, namely, the National Fraternal Congress Table of Mortality and 4 per cent. interest. The monthly rates valued were less than the rates payable by the following amounts: $200.00 certificate 4c.; $250.00, 5c.; $500.00, 10c. The valuation was made by A. D. Watson.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Manitoba, 5½%, 1955	$1,000 00	$988 06
Province of Manitoba, 5½%, 1955	2,000 00	1,964 32
Province of Manitoba, 5½%, 1955	3,000 00	2,911 54
Province of Manitoba, 5½%, 1955	8,000 00	7,857 30
Province of Manitoba, 5½%, 1958	2,000 00	1,907 03
Province of New Brunswick, 5%, 1954	1,000 00	1,109 02
Province of New Brunswick, 5%, 1954	1,000 00	1,102 19
Almonte, Ont., 5%, 1954	201 46	200 24
Almonte, Ont., 5%, 1955	2,311 54	2,297 09
Almonte, Ont., 5%, 1956	2,427 11	2,411 50
Brandon, Man., 4½%, 1952	1,000 00	882 54
Buckingham, Que., 5%, 1938	1,000 00	998 84
Calgary, Alta., 4½%, 1942	973 34	939 32
Carleton County, Ont., 6%, 1939	1,490 13	1,524 60
Carleton County, Ont., 6%, 1940	1,000 00	978 94
Carleton Place, Ont., 5%, 1942	900 00	889 55
Drummondville, Que., 5%, 1955	1,000 00	1,000 00
Edmonton, Alta., 5½%, 1964	1,000 00	1,059 76
Edmonton, Alta., 5½%, 1945	1,000 00	1,033 63
Edmonton, Alta., 5½%, 1947	1,000 00	1,038 89
Edmonton, Alta., 4½%, 1951	1,000 00	946 51
Fort William, Ont., 6%, 1950	1,000 00	1,096 84
Fort William, Ont., 5%, 1940	1,000 00	990 10
Fort William, Ont., 5%, 1957	2,000 00	1,974 40
Fort William, Ont., 6%, 1962	1,000 00	1,076 64
Galt, Ont., 6%, 1940	1,000 00	1,050 52
Glace Bay, N.S., 5%, 1942	1,000 00	994 18
Hamilton, Ont., 6%, 1954	1,000 00	1,005 56
Hull, Que., 4½%, 1941	1,000 00	974 36
Hull, Que., 5½%, 1952	1,000 00	1,038 59
Hull, Que., 5%, 1945	1,000 00	1,015 74
Kitchener, Ont., 5%, 1949	606 57	606 57
Kitchener, Ont., 5%, 1948	434 83	434 83
Lachine, Que., 4½%, 1947	1,000 00	923 64
Montreal, Que., 6%, 1940	1,000 00	1,000 00
Montreal East, Que., 6%, 1954	2,000 00	2,178 98
Township of Nepean, Ont., 6%, 1958	1,000 00	1,018 83
Township of Nepean, Ont., 6%, 1957	3,000 00	3,170 30
Township of Nepean, Ont., 6%, 1953	2,000 00	2,125 16
Newmarket, Ont., 5%, 1946	1,000 00	1,016 94
New Westminster, B.C., 4½%, 1941	3,000 00	2,923 07
Niagara Falls, Ont., 5½%, 1952	690 38	705 73
North Bay, Ont., 5½%, 1945	2,000 00	2,069 99
North Bay, Ont., 6%, 1962	1,000 00	993 39
North Bay, Ont., 5½%, 1939	2,000 00	2,032 23
North Bay, Ont., 6%, 1949	5,000 00	5,143 34
North Bay, Ont., 6%, 1948	1,000 00	1,022 67
Northumberland County, N.B., 5%, 1954	1,000 00	1,036 80
Oshawa, Ont., 5%, 1944	2,000 00	1,971 54
Ottawa, Ont., 6%, 1939	882 18	900 26
Penticton, B.C., 6%, 1939	1,000 00	965 63
Point Grey, B.C., 5%, 1938	1,000 00	1,000 00
Regina, Sask., 5½%, 1952	2,000 00	1,968 08
Rockliffe Park, Ont., 5½%, 1950	5,608 36	5,702 75
Rockliffe Park, Ont., 5½%, 1952	2,089 78	2,089 78
Saskatoon, Sask., 5½%, 1949	1,676 47	1,644 43
Saskatoon, Sask., 6½%, 1940	1,000 00	1,055 67
Saskatoon, Sask., 5%, 1939	2,000 00	1,974 79
Sault Ste. Marie, 5½%, 1941	1,000 00	1,021 38
Sault Ste. Marie, 5½%, 1945	1,000 00	1,018 51
Seaforth, Ont., 5%, 1948	2,000 00	2,019 06
Shawinigan Falls, 5%, 1949	1,000 00	1,000 00
Shawinigan Falls, 5%, 1945	10,000 00	10,039 07
Shawinigan Falls, 5%, 1952	2,000 00	2,000 00
Sherbrooke, Que., 5%, 1943	500 00	492 33
Smith's Falls, Ont., 5%, 1938	2,000 00	2,000 00
St. John, N.B., 6%, 1947	1,000 00	995 90
St. Lambert, Que., 5%, 1950	1,000 00	1,000 00
St. Lambert, Que., 6%, 1938	3,000 00	3,000 00
Stratford, Ont., 5%, 1939	1,000 00	1,000 00
Stratford, Ont., 5%, 1938	1,000 00	996 56
Sudbury, Ont., 5%, 1937	1,000 00	993 44
Sydney, N.S., 6%, 1952	3,000 00	2,923 47
Sydney, N.S., 6%, 1939	1,000 00	995 34
Sydney, N.S., 6%, 1952	1,000 00	1,053 77
Three Rivers, 5½%, 1964	1,000 00	1,059 76
Three Rivers, 5½%, 1947	1,000 00	1,008 48
Three Rivers, 5½%, 1953	1,000 00	1,057 86
Three Rivers, 4½%, 1950	1,000 00	1,016 40
Toronto, Ont., 6%, 1947	1,000 00	1,070 76
Vancouver, B.C., 3½%, 1944	1,000 00	897 16
Victoria, B.C., 5½%, 1942	3,000 00	2,957 28
Winnipeg, Man., 6%, 1940	1,000 00	1,021 60
Winnipeg, Man., 4½%, 1946	1,000 00	917 29
Calgary, Alta., 4½%, 1944	2,000 00	1,928 23
Edmonton, Alta., 5%, 1953	1,000 00	1,000 00
Grand Mere, Que., 5%, 1952	1,000 00	1,016 90
Ottawa, Ont., 6%, 1962	2,000 00	2,096 37

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Ottawa, Ont., 6%, 1962	$1,000 00	$1,077 29
Verdun, Que., 5%, 1964	1,000 00	1,000 00
Burrard Drydock, 5%, 1939	1,000 00	1,000 00
St. John Drydock, 4%, 1957	5,000 00	4,892 48
Totals	$149,792 15	$150,499 89

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Essex Border Utilities, 5¾%, 1943	$1,000 00	$1,000 00	$500 00
Township of Estevan, 5%, 1943	1,097 69	1,028 75	548 85
Township of Sandwich West, 5½%, 1944	2,000 00	1,965 26	700 00
Municipality of St. James, Man., 5½%, 1956	1,500 00	1,500 00	600 00
Town of New Toronto, 6%, 1936	1,000 00	1,009 15	550 00
Town of Weston, 5½%, 1943	1,000 00	1,022 71	750 00
Township of East York, 5%, 1939	1,000 00	1,000 00	750 00
Township of Etobicoke, 5%, 1935	1,000 00	1,000 00	800 00
Totals	$9,597 69	$9,525 87	$5,198 85

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, D. R. McKenzie, Toronto; 1st Vice-President, Arthur E. Gynn, Toronto; 2nd Vice-President, Frank H. Tindale, Toronto; Treasurer, T. McQuillan, Toronto; Secretary, J. Rutherford, Toronto.

Directors.—J. H. Dodgson, J. Curtis, C. E. Fice, H. F. Tindale, H. J. H. Deedman, W. R. Madill, G. A. F. Henderson, W. O. Costello, J. J. Galway, S. G. Douglas, E. H. Hender, W. L. Stern, S. Stroud, H. G. Wright, A. L. Jefferies, F. S. Urstadt, H. N. Robertson, W. J. Hopwood, C. B. Stauffer, E. L. Pierce, F. E. Scherer, D. J. Waterous, C. M. Williamson, A. C. Merritt, F. L. De Wolfe, L. M. Ross, H. E. Miller, H. H. W. Nesbitt, E. B. McMaster, J. B. Farnsworth, Alfred W. Appleyard, R. S. Duncan, R. A. Maraland.

Assets	$3,558,600
Ontario insurance in force (gross)	†8,644
Canadian insurance in force (gross)	†10,436
Total insurance in force (gross)	†10,436

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$96,197
Premiums—Canada (net)	106,885
Premiums—Total (net)	106,885
Benefits paid—Ontario (net)	125,273
Benefits paid—Canada (net)	166,685
Total benefits paid (net)	166,685

THE COMMERCIAL TRAVELERS MUTUAL ACCIDENT* ASSOCIATION OF AMERICA

HEAD OFFICE, UTICA, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Geo. A. Welch, 140 Wellington St. East, Ottawa.

Assets	$2,292,146
Ontario Certificates in force (No.)	1,239
Canadian Certificates in force (No.)	2,092
Total Certificates in force (No.)	208,869

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$19,554
Premiums—Canada (net)	33,840
Premiums—Total (net)	3,451,053
Benefits paid—Ontario (net)	13,409
Benefits paid—Canada (net)	24,386
Total benefits paid (net)	3,309,579

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—December 14, 1910.

Officers.—Geo. Newcombe, Chairman; Secretary, James Cochran; Treasurer, Robt. Aitchison; Assistant Treasurer, B. McSweeney.

Auditors.—C. H. Watson.

Actuary.—L. K. File.

Governing Executive Authority (as at date of filing statement).—Geo. Newcombe, Chairman; Robt. Aitchison, Treasurer; B. McSweeney, Assistant Treasurer; Jas. Cochran, Secretary; K. Cassel, B. Mathews, E. J. Nixon.

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*See note on page 1.

†Number of certificates.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks (not in default)	$590,934 38
Cash on hand at head office	3,455 43
Notes receivable	975 56
Total Ledger Assets	$595,365 37

Non-Ledger Assets

Interest accrued	$49 87
Total Admitted Assets	$595,415 24

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

SUPERANNUATION AND BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934		$526,491 39
Income for the year:		
Assessments	$23,161 33	
Interest	27,641 08	
Donations	65 00	
Exchange	18 10	
Profit on sale of securities	31,418 69	
Total Income		82,304 20
		$608,795 59
Disbursements for the year:		
Pensions		12,688 22
		$596,107 37
Deduct transfers to General Fund		742 00
Balance of Fund (Ledger Assets), December 31, 1935		$595,365 37

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934		Nil
Disbursements for the year:		
Renewal of license	$100 00	
Insurance	40 00	
Safety deposit box rent	25 00	
Salaries	350 00	
Transfer tax	148 80	
Sundries	78 20	
Total Disbursements		$742 00
Less transfers from Superannuation Fund		742 00
Balance of Fund (Ledger Assets), December 31, 1935		Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½%, 1956	$26,000 00	$28,080 00
Province of Ontario, 6%, 1943	5,000 00	4,953 50
Province of Ontario, 6%, 1941	15,000 00	16,875 00
Hydro-Electric Power Commission, 5%, 1943	14,000 00	15,260 00
Hydro-Electric Power Commission, 4½%, 1960	62,000 00	63,820 00
Province of Nova Scotia, 5%, 1960	18,000 00	20,250 00
Province of New Brunswick, 5½%, 1952	10,000 00	11,113 50
Province of New Brunswick, 5%, 1959	4,000 00	4,530 00
Province of Alberta, 4½%, 1960	10,000 00	9,150 00
Province of Alberta, 4½%, 1967	53,000 00	51,013 75
Province of Alberta, 4½%, 1956	7,000 00	6,562 50
Holden Dr. Dist. (Alberta guar.), 6%, 1951	5,000 00	5,100 00
Daysland Dr. Dist. (Alberta guar.), 6%, 1951	5,000 00	4,775 00
Province of British Columbia, 6%, 1947	47,000 00	47,789 60
Province of British Columbia, 6%, 1946	16,000 00	16,497 50
Province of Saskatchewan, 6%, 1952	6,000 00	6,360 00
Province of Saskatchewan, 4%, 1960	33,000 00	29,799 00
Province of Saskatchewan, 4%, 1960	20,000 00	17,600 00
Province of Manitoba, 5½%, 1955	10,000 00	10,750 00

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†For last actuarial report see report of business for 1927. See Insurance Act R.S.O. 1927, c. 222, secs. 220 (4) and 234 *re* societies with membership limited to government or municipal employees.

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Manitoba, 5½%, 1958	$7,000 00	$7,721 50
City of North Bay, 6%, 1942	3,000 00	5,066 50
City of North Bay, 6%, 1943	2,000 00	
City of Sault Ste. Marie, Ont., 5½%, 1949	5,000 00	10,100 00
City of Sault Ste. Marie, Ont., 5½%, 1952	5,000 00	
Town of Burlington, 6%, 1936	591 17	3,234 01
Town of Burlington, 6%, 1937	617 67	
Town of Burlington, 6%, 1938	645 57	
Town of Burlington, 6%, 1939	674 62	
Town of Burlington, 6%, 1940	704 98	
City of Hamilton, 5%, 1938	2,000 00	2,048 40
City of Hamilton, 6%, 1938	2,000 00	2,085 20
City of Hamilton, 6%, 1938	2,000 00	2,083 20
City of Hamilton, 5%, 1939	5,000 00	5,092 00
City of Hamilton, 5%, 1939	1,000 00	1,030 40
City of Hamilton, 5½%, 1940	6,000 00	5,848 80
City of Hamilton, 5%, 1941	1,000 00	1,039 40
City of Hamilton, 6%, 1942	2,000 00	2,120 00
City of Hamilton, 5%, 1942	2,000 00	2,095 40
City of Hamilton, 4½%, 1942	2,000 00	2,033 20
City of Hamilton, 5%, 1943	1,000 00	1,053 00
City of Hamilton, 4½%, 1943	6,000 00	6,100 80
City of Hamilton, 5½%, 1943	5,000 00	5,400 00
City of Hamilton, 6%, 1944	1,000 00	1,135 60
City of Hamilton, 5%, 1945	1,000 00	1,040 50
City of Hamilton, 4½%, 1945	1,000 00	1,020 20
City of Hamilton, 4½%, 1945	10,000 00	9,846 00
City of Hamilton, 4½%, 1945	5,000 00	5,100 00
City of Hamilton, 5%, 1947	15,000 00	15,579 30
City of Hamilton, 5%, 1947	1,000 00	1,069 90
City of Hamilton, 4¾%, 1947	1,000 00	1,046 60
City of Hamilton, 4½%, 1947	29,000 00	29,103 72
City of Hamilton, 4½%, 1947	26,000 00	26,653 20
City of Hamilton, 5%, 1948	5,000 00	5,275 00
City of Hamilton, 4½%, 1948	9,000 00	8,989 20
City of Hamilton, 5%, 1949	5,000 00	5,000 00
City of Hamilton, 4¾%, 1950	10,000 00	9,830 00
City of Hamilton, 5%, 1951	10,000 00	10,638 00
City of Hamilton, 6%, 1951	1,000 00	1,130 00
City of Hamilton, 5%, 1958	15,000 00	16,387 50
City of Hamilton, 5%, 1959	5,000 00	5,567 50
City of Hamilton, 5%, 1961	2,000 00	2,090 00
	$580,234 01	$590,934 38

THE HAMILTON POLICE BENEFIT FUND

Head Office, Hamilton, Ont.

Incorporated.—July 1, 1893.

Officers.—Chairman, John Duffy; Secretary, James McKay; Treasurer, Ernest Goodman; Charles Boecker, Albert Goddard, Digby Sharpe, William Manson, William Myers.

Auditors.—C. H. Watson, J. A. MacDonald.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate held for sale		$3,766 37
First mortgage loans on real estate		34,450 00
Book value of bonds, debentures and debenture stocks:		
Not in default	$433,139 73	
In default	25,746 73	
		458,886 46
Cash in chartered banks of Canada in Canada		17,229 14
Total Ledger Assets		$514,331 97
Deduct assets not admitted:		
Deficiency of market under book value of bonds and debentures in default	$6,174 10	
Real estate	1,013 82	
Total Deductions		7,187 92
Total Admitted Assets		$507,144 05

Liabilities†

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†For last actuarial report see report of business for 1934. See Insurance Act R.S.O. 1927, c. 222, secs. 220 (4) and 234, *re* societies with membership limited to government or municipal employees.

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

SUPERANNUATION AND BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934		$494,287 12
Income for the year:		
Assessments	$19,185 30	
Interest and rents	24,887 78	
Donations	240 94	
Inquest fees	151 40	
Exchange	18 94	
Total Income		44,484 36
		$538,771 48
Disbursements for the year:		
Pensions	$5,199 17	
Death allowances	6,000 00	
Loss on sale of securities and securities written down	12,015 69	
Total Disbursements		23,214 86
		$515,556 62
Deduct transfers to General Fund		1,224 65
Balance of Fund (Ledger Assets), December 31, 1935		$514,331 97

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934		Nil
Disbursements for the year:		
Taxes, fees, legal expense, etc	$521 15	
Actuaries' fees	391 10	
Auditors' fees	40 00	
Salaries	200 00	
Printing	48 78	
Bank charges	23 62	
Total Disbursements		$1,224 65
Less transfers from Superannuation Fund		1,224 65
Balance of Fund (Ledger Assets), December 31, 1935		Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Hamilton, 4½%, 1947	$1,000 00	$963 00
City of Hamilton, 5%, 1944	563 75	569 38
City of Hamilton, 4½%, 1948	2,000 00	2,026 40
City of Hamilton, 5%, 1944	2,000 00	2,077 00
City of Hamilton, 4½%, 1946	2,000 00	1,962 00
City of Hamilton, 5%, 1962	1,000 00	980 00
City of Hamilton, 5%, 1963	4,000 00	3,920 00
City of Hamilton, 5%, 1948	4,000 00	3,960 00
City of Hamilton, 5%, 1950	1,000 00	990 00
City of Hamilton, 5%, 1956	10,000 00	9,800 00
Township of Burford, 6%, 1944-46	5,000 00	5,000 00
Province of Ontario, 5%, 1948	1,000 00	997 50
Province of Ontario, 5½%, 1946	5,000 00	5,000 00
Province of British Columbia, 4½%, 1948	4,000 00	4,050 00
Township of Barton, 5½%, 1943	6,500 00	6,659 00
City of Toronto, 5½%, 1950	6,000 00	6,000 00
Montreal Protestant School Board, 5%, 1956	11,000 00	10,945 00
City of Shawinigan Falls, 4½%, 1963	23,000 00	18,814 00
City of Belleville, 5%, 1960	10,000 00	10,156 00
City of Belleville, 5%, 1943	5,000 00	4,900 00
City of Regina, 4½%, 1959	5,000 00	4,668 00
Province of Saskatchewan, 5%, 1959	12,000 00	12,000 00
Province of Saskatchewan, 4½%, 1955	10,000 00	9,650 00
Province of Saskatchewan, 5%, 1959	8,000 00	8,000 00
Province of Saskatchewan, 5½%, 1952	25,000 00	24,000 00
City of Saskatoon, 4½%, 1961	5,000 00	4,687 50
City and County of St. John, N.B., 4½%, 1971	10,000 00	9,850 00
Town of Hanover, 5%, 1952-55	3,281 70	3,338 39
City of Fort William, 4½%, 1956	19,000 00	18,582 00
Province of New Brunswick, 5½%, 1950	14,000 00	13,384 00
Province of New Brunswick, 5%, 1957	9,000 00	8,752 00
Province of New Brunswick, 4¾%, 1955	4,000 00	4,000 00
Province of New Brunswick, 5½%, 1950	19,000 00	19,000 00
Province of Manitoba, 5½%, 1955	27,000 00	26,865 00
Province of Manitoba, 5½%, 1958	9,000 00	9,000 00
Province of Manitoba, 4½%, 1956	5,000 00	4,987 50
City of Verdun School Com., 5%, 1968	15,000 00	14,400 00
City of Ottawa R.C. Schools, 6%, 1962	5,000 00	5,000 00
Province of Quebec, 4½%, 1963	5,000 00	4,925 00
Lethbridge Northern Irrigation District, 6%, 1951	10,000 00	9,700 00
City of Welland, 5%, 1951	3,000 00	2,827 00
City of Welland, 5%, 1953	3,509 80	3,425 56
Province of British Columbia, 5½%, 1945	1,500 00	1,425 00
Province of British Columbia, 5%, 1954	15,000 00	14,577 00

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Vancouver, 5%, 1970	$15,000 00	$13,550 00
St. John Dry Dock & Shipbuilding Co., 4%, 1958	15,000 00	14,589 00
Province of Nova Scotia, 4½%, 1960	5,000 00	9,725 00
Province of Nova Scotia, 4½%, 1961	5,000 00	
City of North Bay, 5½%, 1941-42	10,000 00	10,000 00
Dominion of Canada, 4½%, 1958	10,000 00	9,927 50
Province of Alberta, 5%, 1955	23,000 00	22,590 00
City of Sault Ste. Marie, 5½%, 1941	4,000 00	4,000 00
City of Montreal, 4½%, 1971	2,000 00	2,045 00
Province of Alberta, 4½%, 1960	10,000 00	9,900 00
	$445,355 25	$433,139 73

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of New Toronto, 5%, 1943-44	$18,185 87	$18,185 87	$13,639 40
Town of New Toronto, 5%, 1944	2,309 04	2,309 04	1,731 78
Township of Etobicoke	5,251 82	5,251 82	4,201 45
Totals	$25,746 73	$25,746 73	$19,572 63

INDEPENDENT ORDER OF FORESTERS*

Head Office, Toronto, Ont.

Officers.—Supreme Chief Ranger, Frank E. Hand, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Supreme Vice-Chief Ranger, J. P. Murphy, San Francisco, Cal.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, Chas. Hamm, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. J. Rossbottom, New York, N.Y.; Geo. W. Wands, Chatham, Ont.; Escar Floyd, Dallas, Texas; A. L. Jones, Minneapolis, Minn.; Supreme Counsellors, W. H. Miller, Norman Somerville, K.C., Toronto.

		Premiums Writton—Claims Incurred	
Assets	$45,520,810	Premiums—Ontario	$642,652
Ontario insurance in force (gross)	25,783,940	Premiums—Canada	963,748
Canadian insurance in force (gross)	39,535,516	Premiums—Total	4,993,371
Total insurance in force (gross)	120,701,682	Benefits paid—Ontario (net)	1,057,041
		Benefits paid—Canada (net)	1,547,821
		Total benefits paid (net)	4,873,855

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—M. L. Brown, 159 Craig St., Montreal, Que.

		Premiums Written—Claims Incurred	
Assets	$516,940	Premiums—Ontario (net)	$4,403
Ontario insurance in force (gross)	119,287	Premiums—Canada (net)	7,906
Canadian insurance in force (gross)	232,722	Premiums—Total (net)	300,327
Total insurance in force (gross)	3,550,086	Benefits paid—Ontario (net)	2,421
		Benefits paid—Canada (net)	4,528
		Total benefits paid (net)	82,657

KNIGHTS OF COLUMBUS*

Head Office, New Haven, Connecticut

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—Dr. Claude Brown, London, Ont.
Chief or General Agent in Ontario.—Dr. Claude Brown, London, Ont.

		Premiums Written—Claims Incurred	
Assets	$44,216,668	Premiums—Ontario (net)	$30,535
Ontario insurance in force (gross)	1,909,089	Premiums—Canada (net)	266,037
Canadian insurance in force (gross)	15,431,060	Premiums—Total (net)	6,323,528
Total insurance in force (gross)	265,007,222	Benefits paid—Ontario (net)	14,000
		Benefits paid—Canada (net)	140,139
		Total benefits paid (net)	3,446,157

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*See note on page 1.

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Organized.—January 1, 1887. *Incorporated.*—January 1, 1895.

Officers and Governing Executive Authority.—Principal Officer, Wm. J. McCullough; Secretary, Philip W. Harpur; Treasurer, W. H. Down; Trustees, Mervyn Coxworth, John Ayres, Jas. S. Bell.

Auditors.—Wm. J. Saunders, Thomas Bolton.

Statement for Year Ending 31st December, 1935

Assets

Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$290,163 30	
In default	7,389 92	
		$297,553 22
Cash on hand		12,671 99
Total Assets		$310,225 21
Deduct deficiency of market under book value of bonds and debentures in default		1,549 62
Total Admitted Assets		$308,675 59

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934		$292,967 57
Income for the year:		
Assessments	$7,592 11	
Interest	14,684 68	
Donations	60 00	
Total Income		22,336 79
		$315,304 36
Disbursements for the year:		
Pensions and claims		4,930 15
		$310,374 21
Deduct transfers to General Fund		149 00
Balance of Fund (Ledger Assets), December 31, 1935		$310,225 21

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934		Nil
Disbursements for the year:		
Auditors' fees	$15 00	
Rent of deposit box	20 00	
Miscellaneous expense	114 00	
Total Disbursements		$149 00
Less transfers from Benefit Fund		149 00
Balance of Fund (Ledger Assets), December 31, 1935		Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of London, 5%, 1936	$3,000 00	$3,000 00
Huron & Erie Debentures, 4 ¾ %, 1936	5,000 00	5,000 00
Huron & Erie Debentures, 5%, 1936	7,000 00	7,000 00
Town of Preston, 5%, 1937	2,000 00	2,000 00
City of London, 5%, 1937	3,000 00	3,000 00
Western Fair Bonds, 5%, 1938	7,000 00	6,855 10
Town of Preston, 5%, 1938	2,000 00	2,000 00
City of London, 5%, 1938	3,000 00	3,000 00
City of London, 5%, 1938	10,000 00	10,000 00
District of Penticton, 6%, 1939	5,000 00	4,472 50
Town of Preston, 5%, 1939	2,000 00	2,000 00
City of London, 5%, 1939	3,000 00	3,000 00
City of London, 5%, 1939	1,000 00	1,000 00
Dominion of Canada, 4 ½ %, 1940	5,000 00	4,862 50
City of London, 6%, 1940	3,000 00	3,202 20
City of London, 5%, 1940	14,000 00	14,000 00

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†For last actuarial report see report of business for 1927. See Insurance Act, R.S.O. 1927, c. 222, secs. 220 (4) and 234 *re* societies with membership limited to government or municipal employees.

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Town of Preston, 5%, 1940	$2,000 00	$2,000 00
City of London, 5%, 1940	3,000 00	3,000 00
Town of Preston, 5%, 1941	1,000 00	1,000 00
City of London, 5%, 1941	3,000 00	3,000 00
City of London, 5%, 1942	7,000 00	7,000 00
City of London, 5%, 1942	3,000 00	3,000 00
City of London, 5½%, 1942	10,000 00	10,000 00
Province of Ontario, 6%, 1943	5,000 00	5,000 00
City of London, 5%, 1943	7,000 00	7,000 00
City of London, 5%, 1944	7,000 00	7,000 00
City of London, 5%, 1944	5,000 00	5,000 00
City of London, 5%, 1945	8,000 00	8,000 00
City of London, 5%, 1945	5,000 00	5,000 00
City of London, 5%, 1946	6,000 00	6,000 00
City of London, 6%, 1945	4,000 00	4,000 00
City of London, 5%, 1950	5,000 00	5,000 00
City of London, 6%, 1950	3,000 00	3,000 00
Province of Ontario, 4½%, 1950	10,000 00	9,900 00
City of London, 5%, 1951	5,000 00	5,000 00
City of Edmonton, 5½%, 1953	11,000 00	10,780 00
Province of Saskatchewan, 4½%, 1955	10,000 00	8,736 00
Dominion Conversion, 4½%, 1959	30,000 00	29,355 00
City of London (Cash on deposit), 5%	40,000 00	40,000 00
City of London (Cash on deposit), 4½%	18,000 00	18,000 00
City of London (Cash on deposit), 4¼%	10,000 00	10,000 00
Total	$293,000 00	$290,163 30

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
City of Windsor, 5½%, 1936	$7,787 07	$7,389 92	$5,840 30

LUTHERAN BROTHERHOOD*

Head Office, Minneapolis, Minn.

Manager or Chief Executive Officer in Canada.—Rev. E. Schmok, 460 Main St., Winnipeg, Man.

Assets	$5,559,929
Ontario insurance in force (gross)	193,000
Canadian insurance in force (gross)	707,500
Total insurance in force (gross)	46,620,761

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$5,392
Premiums—Canada (net)	19,593
Premiums—Total (net)	1,724,510
Benefits paid—Ontario (net)	457
Benefits paid—Canada (net)	3,261
Benefits paid—Total (net)	642,129

LUTHERAN MUTUAL AID SOCIETY*

Head Office, Waverly, Iowa

Manager or Chief Executive Officer in Canada.—J. Popp, 905 Confederation Life Building, Winnipeg, Man.

Assets	$6,001,370
Ontario insurance in force (gross)	97,261
Canadian insurance in force (gross)	477,025
Total insurance in force (gross)	44,328,674

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$4,260
Premiums—Canada (net)	20,130
Premiums—Total (net)	1,749,566
Benefits paid—Ontario (net)	2,454
Benefits paid—Canada (net)	7,022
Benefits paid—Total (net)	610,338

THE MACCABEES*

Head Office, Detroit, Michigan

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel E. Blake, Windsor, Ont.

Chief or General Agent in Ontario.—Mabel E. Blake, Windsor, Ont.

Assets	$46,264,787
Ontario insurance in force (gross)	3,286,408
Canadian insurance in force (gross)	7,686,745
Total insurance in force (gross)	178,155,739

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$114,700
Premiums—Canada (net)	241,931
Premiums—Total (net)	6,075,694
Benefits paid—Ontario (net)	127,475
Benefits paid—Canada (net)	226,672
Total benefits paid (net)	7,123,577

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*See note on page 1.

THE MINISTERS LIFE AND CASUALTY UNION*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Edmund P. Stewart, 30 Bloor St. West, Toronto.

Chief or General Agent in Ontario.—Edmund P. Stewart, 30 Bloor St. West, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$1,532,590	Premiums—Ontario (net)	$19,014
Ontario insurance in force (gross)	18,400	Premiums—Canada (net)	43,802
Canadian insurance in force (gross)	426,500	Premiums—Total (net)	79,645
Total insurance in force (gross)	9,522,157	Benefits paid—Ontario (net)	13,316
		Benefits paid—Canada (net)	31,794
		Benefits paid—Total (net)	459,318

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, 202 Dalhousie St., Toronto, Ont.

Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$1,780,479	Premiums—Ontario (net)	$2,890
Ontario insurance in force (gross)	112,462	Premiums—Canada (net)	5,513
Canadian insurance in force (gross)	143,611	Premiums—Total (net)	222,540
Total insurance in force (gross)	4,802,578	Benefits paid—Ontario (net)	410
		Benefits paid—Canada (net)	1,149
		Benefits paid—Total (net)	86,227

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Organized.—December 23, 1876. *Incorporated.*—September 13, 1880.

Officers.—President, D. S. McGugan; Secretary, Geo. T. Hair; Treasurer, F. E. Harley; 1st Vice-President, A. S. Sippi; 2nd Vice-President, J. C. Doidge; Trustee, C. W. Nicholls.

Auditors.—A. G. Calder, F.C.A., J. W. Westervelt, C.A.

Actuary.—J. D. Buchanan, B.A., F.A.S.

Governing Executive Authority (as at date of filing statement).—D. S. McGugan, President, London, Ont.; Geo. T. Hair, Secretary, London, Ont.; F. E. Harley, Treasurer, London, Ont.

Summary of Funds

Balances of funds, December 31, 1935:		
Mortuary fund	$1,058,411 07	
General fund	Nil	
Total Ledger Assets		$1,058,411 07
Add non-ledger assets		33,772 62
Total Assets		$1,092,183 69
Deduct due and accrued liabilities (except reserve)		92,118 93
Net Balance of All Funds		$1,000,064 76
Reserve as per actuary's report		$ 782,486 81
Balance—Surplus of Assets over all Liabilities and Reserve		$217,577 95

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate held for sale		$7,811 09
First mortgage loans on real estate		508,794 18
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$481,673 21	
In default	48,239 60	
		529,912 81
Cash in depositories other than Canadian banks		11,892 99
Total Ledger Assets		$1,058,411 07

Non-Ledger Assets

Interest accrued	$33,772 62
Total Assets	$1,092,183 69

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*See note on page 1.

Liabilities

Provision for unpaid death benefits	$1,180 00
Salaries due and accrued	820 00
Reserve for depreciation of securities	40,000 00
Reserve adjustment fund	50,000 00
Special donations fund	118 93
Total Liabilities (except Reserve)	$92,118 93
Net required reserve, per actuary's report, for outstanding contracts of Mortuary Fund	$782,486 81

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934		$1,017,306 03
Income for the year:		
Premiums (with extra dues, etc.)	$25,280 00	
Interest and rents	56,809 04	
Profit on sale of securities	9,065 88	
Total Income		91,154 92
		$1,108,460 95
Disbursements for the year:		
Death claims	$34,890 00	
Total Disbursements		34,890 00
		$1,073,570 95
Deduct transfers to General Fund		15,159 88
Balance of Fund (Ledger Assets), December 31, 1935		$1,058,411 07

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			Nil
Disbursements for the year:			
Head Office Expenses:			
Salaries	$5,030 00		
Postage	270 00		
Auditors' fees	600 00		
Actuaries' fees and expenses	100 00		
Travelling expenses	82 54		
Rents	1,080 00		
Printing and supplies	585 86		
Miscellaneous	2,067 03		
Total		$9,815 43	
Agency and Organization Expenses:			
Salaries		326 00	
All Other Expenses:			
Advertising	$21 66		
Conference expense	540 30		
Testimonial, retiring President	402 00		
Flowers	215 79		
Taxes and licenses	264 60		
Telephone, telegrams and express	93 14		
Insurance	22 50		
Light and water	20 44		
Donations	158 50		
Grant, Relief Fund	2,500 00		
Office expenses	175 06		
Miscellaneous	604 46		
Total		5,018 45	
Total Disbursements			$15,159 88
Less transfers from Mortuary Fund			$ 15,159 88
Balance of Fund (Ledger Assets), December 31, 1935			Nil

Valuation Balance Sheet

Liabilities

Present value of sums assured	$974,186 29
Other liabilities	2,118 93
Reserve for depreciation of securities	40,000 00
Reserve adjustment fund	50,000 00
Surplus	217,999 95
	$1,284,305 17

Assets

Cash, securities, and other assets on hand	$1,092,605 69
Present value of future premiums	191,699 48
	$1,284,305 17

The basis of the valuation was the British Offices Ultimate Table of Mortality (OM [5]) with interest at 3½ per cent.

The rate of expense charge was taken as 42½ per cent.

The amount of insurance valued was $1,502,886.00, representing 2,466 policies.

The ratio of assets to liabilities was 120.44 per cent.

The valuation was made by J. D. Buchanan, B.A., F.A.S.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½%, 1957	$25,000 00	$24,285 00
Dominion of Canada, 4%, 1945	10,000 00	9,708 32
Dominion of Canada, 3½%, 1949	34,000 00	32,889 33
Province of Ontario, 4½%, 1949	20,000 00	19,475 00
Province of Alberta, 5½%, 1947	10,000 00	10,465 90
Province of Alberta, 4½%, 1956	17,000 00	16,269 77
Province of Saskatchewan, 4½%, 1956	10,000 00	9,680 00
Province of Saskatchewan, 4½%, 1951	12,000 00	10,927 06
Province of British Columbia, 5%, 1954	25,000 00	23,529 76
Province of Manitoba, 5½%, 1958	10,000 00	9,747 00
Province of Manitoba, 4½%, 1956	17,000 00	16,391 47
Canadian National Railways, 4½%, 1957	50,000 00	50,962 50
Hydro-Electric Power Commission, 3½-4-5%, 1952	27,500 00	24,242 79
City of Port Arthur, Ont., 5%, 1937	10,000 00	10,053 22
City of London, 4½%, 1943	5,000 00	4,733 28
City of Brandon, Man., 5½%, 1939	12,000 00	11,736 72
Town of Glace Bay, N.S., 6%, 1950	10,000 00	9,520 20
City of Cranbrook, B.C., 6½%, 1940	5,000 00	4,902 80
City of New Westminster, B.C., 6%, 1945	5,000 00	5,000 00
City of London, Ont., 5½%, 1941-42	10,000 00	10,078 00
City of Sydney, N.S., 5½%, 1954	24,000 00	24,000 00
City of Fort William, Ont., 5%, 1944	5,000 00	4,940 00
City of Calgary, Alta., 5½%, 1954	5,000 00	5,000 00
City of Edmonton, Alta., 5½%, 1952	13,500 00	13,418 02
District of Penticton, B.C., 6%, 1960	2,000 00	2,044 50
City of Edmonton, Alta., 5½%, 1945	4,500 00	4,511 30
City of Moose Jaw, Sask., 5%, 1953	5,000 00	4,905 66
City of Sarnia, Ont., 5%, 1941	10,000 00	9,917 03
Township of Stamford, Ont., 5%, 1943-45	14,157 46	14,026 29
Town of New Waterford, Ont., 5½%, 1949	10,000 00	10,000 00
City of Saskatoon, Sask., 5%, 1950	5,000 00	4,981 25
City of London, Ont., 4½%, 1947	10,000 00	10,008 85
City of London, Ont., 5%, 1947	5,000 00	4,962 48
City of London, Ont., 5%, 1943	4,000 00	3,992 70
County of Northumberland, N.B., 5%, 1956	10,000 00	8,818 75
City of Montreal, Que., 4½%, 1948	15,000 00	14,482 02
City of Montreal, Que., 4½%, 1950	15,000 00	14,338 24
City of Winnipeg, Man., 5%, 1943	8,000 00	7,728 00
Ontario Loan and Debenture Company, 4%, 1938	5,000 00	5,000 00
Totals	$494,657 46	$481,673 21

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of Riverside, Ont., 6½%, 1932	$3,654 93	$1,827 47	$1,279 23
Town of Riverside, Ont., 5½%, 1932-44	9,375 50	4,687 75	3,281 43
Town of Ford City, Ont. (E. Windsor), 6%, 1942-44	15,000 00	7,500 00	7,200 00
Township of East York, 5½%, 1947	10,000 00	10,288 03	7,200 00
Town of New Toronto, 6½%, 1938	4,000 00	4,096 00	3,000 00
Township of East York, 5%, 1958	5,000 00	4,883 71	3,600 00
Township of East York, 5%, 1938	10,000 00	9,956 64	7,200 00
Township of Scarborough, 5%, 1941	5,000 00	5,000 00	3,800 00
Totals	$60,030 43	$48,239 60	$36,560 66

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. Starr Tait, Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell, M.P.P.

Directors.—Lieut.-Col. T. A. Kidd, M.P.P.; J. J. Williams, M.D.; Major J. C. Boylen, James Harper, J. Starr Tait.

Assets	$1,405,514
Ontario insurance in force (gross)	2,673,865
Canadian insurance in force (gross)	3,361,445
Total insurance in force (gross)	3,581,845

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$70,480
Premiums—Canada (net)	91,419
Premiums—Total (net)	94,414
Benefits paid—Ontario (net)	60,843
Benefits paid—Canada (net)	81,603
Benefits paid—Total (net)	81,603

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*See note on page 1.

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—1917.

Officers.—Principal Officer, Stanley Lewis; Secretary, James J. O'Kelly; Treasurer, F. G. Kennedy; S. B. Blackler, G. P. Gordon, S. Orange.

Auditors.—Milne, Steele & Company, C.A.

Actuary.—H. B. Wickes, F.A.S.

Governing Executive Authority (as at date of filing statement).—A. B. Turner, Ottawa; Jas. J. O'Kelly, Ottawa; S. B. Blackler, Ottawa; G. P. Gordon, Ottawa; A. MacMillan, Ottawa; N. Bordleau, Ottawa; S. Orange, Ottawa; M. Dolman, Ottawa; H. Chatterton, Ottawa.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks:		
Not in default	$467,632 79	
In default	11,615 50	
		$479,248 29
Cash in chartered banks of Canada in Canada		27,442 57
Total Ledger Assets		$506,690 86

Non-Ledger Assets

Interest accrued	$6,390 46
Total Assets	$513,081 32
Deduct assets not admitted:	
Deficiency of market under book value of bonds and debentures in default	2,615 50
Total Admitted Assets	$510,465 82

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

SUPERANNUATION AND BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934		$456,533 84
Income for the year:		
Interest on investments	$22,816 69	
Pay roll contributions	25,317 99	
Grant, City of Ottawa	7,000 00	
Profit on sale of investments	601 31	
		$ 55,735 99
Total Income		$512,269 83
Disbursements for the year:		
Superannuation payments to firemen		4,090 35
		$508,179 48
Deduct transfers to General Fund		1,488 62
Balance of Fund (Ledger Assets), December 31, 1935		$506,690 86

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			Nil
Disbursements for the year:			
Head Office Expenses:			
Salaries	$450 00		
Actuaries' fees and expenses	800 00		
Printing and supplies	30 74		
Miscellaneous	204 17		
Total		$1,484 91	
All Other Expenses:			
Telephone, telegrams and express		3 71	
Total Disbursements			$1,488 62
Less transfers from Superannuation Fund			$1,488 62
Balance of Fund (Ledger Assets), December 31, 1935			Nil

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†The Management Board adopted on 26th March, 1935, the actuarial report of H. B. Wickes, F.A.S., showing the fund, by actuarial valuation, to have a surplus at December 31, 1934, of $2,610.65.

Actuarial Valuation

As at December 31, 1934

Liabilities

Pensions vested and about to vest in 6 other members	$90,998 41
Pensions payable at age 60 and ill-health retirement payments	634,606 38
Cost of providing death benefits as per By-law No. 1	51,861 78
Return contributions on retirement in good health	1,283 24
Retirement allowance (one member)	1,413 94
Provision for future expenses	3,000 00
Surplus	2,610 65
	$785,774 40

Assets

Future contributions	$257,509 17
Value of payments from City of Ottawa	53,330 32
Securities, cash, etc	461,951 46
Excess value of securities over book value	12,983 45
	$785,774 40

The actuarial rate of interest employed was 4½ per cent. per annum.

The valuation was based on rates deduced from the experience of a large body of firemen in the United States slightly modified to meet Canadian conditions. It was assumed that retirement at age 60 was compulsory.

The valuation was made by H. B. Wickes, F.A.S.

Mr. Wickes compiled a supplementary report under date of July 31, 1935, recommending certain amendments to the by-laws of the Society. Such amendments were passed and made effective as at January 1, 1936. Briefly summarized, they were as follows:

(1) Rate of contribution raised from 7 per cent. to 7½ per cent.

(2) Compulsory retirement at age 60.

(3) Basis of pension to be the average wage of pensioner for the last five years on which pension contributions had been made.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½%, 1956	$13,000 00	$14,137 50
Dominion of Canada, 4½%, 1958	50,000 00	54,362 50
Province of Alberta, 4½%, 1960	40,000 00	38,300 00
Province of British Columbia, 6%, 1947	20,000 00	19,875 00
Province of British Columbia, 5%, 1954	10,000 00	9,300 00
Province of Manitoba, 6%, 1947	25,000 00	25,125 00
Province of Manitoba, 5½%, 1955	11,000 00	11,605 00
Province of New Brunswick, 5½%, 1952	10,000 00	11,550 00
Province of New Brunswick, 5%, 1957	35,000 00	39,662 00
Province of New Brunswick, 5%, 1960	8,000 00	8,000 00
Province of New Brunswick, 5%, 1963	4,000 00	4,000 00
Province of Ontario, 5%, 1948	30,000 00	30,096 29
Province of Ontario, 5%, 1960	10,000 00	11,678 00
Province of Saskatchewan, 6%, 1952	22,000 00	23,795 00
Province of Saskatchewan, 4%, 1953	5,000 00	4,537 50
Province of Saskatchewan, 4%, 1954	15,000 00	13,537 50
Dominion of Canada (Guar. Can. Nat. Rly.), 4½%, 1957	64,000 00	63,622 50
Ontario Hydro-Electric Power, 3½-4-5%, 1952	49,000 00	45,325 00
Ontario Hydro-Electric Power, 4½%, 1960	10,000 00	10,624 00
City of Montreal, 5%, 1945	20,000 00	19,450 00
City of Vancouver, 5%, 1970	10,000 00	9,050 00
Totals	$461,000 00	$467,632 00

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of New Toronto, 5%, 1940	$2,000 00	$1,939 60	$1,500 00
Town of New Toronto, 5%, 1942	7,000 00	6,776 70	5,250 00
Town of New Toronto, 5%, 1943	3,000 00	2,899 20	2,250 00
Totals	$12,000 00	$11,615 50	$9,000 00

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—1926.

Officers.—Principal Officer, George McLeod; Secretary, Joseph P. Downey; Treasurer, Emile Joliat; Charles Clark, Michael McKennirey.

Auditors.—Arthur A. Crawley & Co.

Actuary.—H. B. Wickes, F.A.S.

Governing Executive Authority (as at date of filing statement).—Glen E. Strike, Police Magistrate, Ottawa; Stanley Lewis, Mayor of Ottawa; Edward J. Daly, Judge.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

First mortgage loans on real estate		$7,000 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$392,091 56	
In default	4,988 67	
		397,080 23
Cash in chartered banks of Canada in Canada		11,816 84
Total Ledger Assets		$415,897 07

Non-Ledger Assets

Interest due and accrued	$7,610 68
Total Assets	$423,507 75
Deduct assets not admitted:	
Deficiency of market under book value of bonds and debentures in default	2,638 67
Total Admitted Assets	$420,869 08

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

SUPERANNUATION AND BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934		$388,997 10
Income for the year:		
Member assessments	$28,592 44	
Interest on investments and deposits	18,433 77	
Miscellaneous revenue	163 60	
Total Income		47,189 71
		$436,186 81
Disbursements for the year:		
Pensions	$14,401 84	
Retiring allowances	4,094 23	
Death benefits	1,839 94	
Total Disbursements		20,336 01
Balance of Fund (Ledger Assets), December 31, 1935		$415,850 80

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			$309 08
Disbursements for the year:			
Head Office Expenses:			
Salaries	$150 00		
Rents	25 00		
Miscellaneous	32 81		
Total		$207 81	
All Other Expenses:			
Taxes and licenses		55 00	
Total Disbursements			262 81
Balance of Fund (Ledger Assets), December 31, 1935			$46 27

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4 ½ %, 1958	$10,000 00	$10,445 73
Dominion of Canada, 4 ½ %, 1959	5,000 00	5,116 24
Dominion of Canada, 3 ½ %, 1949	10,000 00	10,188 14
Canadian National Railway Co., 5 %, 1954	14,000 00	14,570 73
Province of British Columbia, 6 %, 1946	16,000 00	16,580 40
Province of British Columbia, 6 %, 1947	5,000 00	4,984 10
Province of British Columbia, 5 %, 1953	15,000 00	14,238 15
Province of British Columbia, 4 ½ %, 1969	10,000 00	9,586 55
Province of Alberta, 4 ½ %, 1956	20,000 00	19,575 61
Province of Alberta, 4 ½ %, 1957	10,000 00	9,828 14
Province of Alberta, 4 ½ %, 1958	5,000 00	4,849 70
Province of Alberta, 4 ½ %, 1961	10,000 00	9,855 87
Province of Saskatchewan, 4 ½ %, 1955	10,000 00	9,950 83
Province of Saskatchewan, 5 %, 1948	17,500 00	16,281 37

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†For last actuarial valuation (as at Dec. 31, 1933) see report of business for 1934. See also Special Report of Superintendent in report of business for 1934, page 226. Reference—Insurance Act, R.S.O. 1927, c. 222, sec. 220 (4) and sec. 234 *re* societies with membership limited to government or municipal employees.

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Manitoba, 6%, 1947	$15,000 00	$15,514 16
Province of Manitoba, 5½%, 1955	10,000 00	9,651 48
Province of Manitoba, 5½%, 1958	20,000 00	19,021 48
Province of New Brunswick, 5½%, 1952	5,000 00	5,063 63
Province of New Brunswick, 5%, 1957	20,000 00	21,021 90
Province of New Brunswick, 5%, 1960	10,000 00	10,491 00
Province of New Brunswick, 5%, 1963	20,000 00	20,000 00
Province of Nova Scotia, 4½%, 1960	30,000 00	29,746 22
Province of Nova Scotia, 4½%, 1961	5,000 00	4,988 53
St. John Dry Dock Company, 4%, 1953	40,000 00	39,294 16
Hydro-Electric Power Com. of Ontario, 4¾%, 1970	35,000 00	35,882 23
Township of Gloucester, Ont., 6%, 1938	412 83	412 83
Town of Kenora, Ont., 5%, 1951	5,000 00	5,033 28
Town of Kenora, Ont., 5%, 1952	5,000 00	5,033 94
City of Toronto, Ont., 5%, 1950	5,000 00	5,000 00
City of Hull, Que., 5%, 1936	1,000 00	999 83
City of Hull, Que., 5%, 1954	4,000 00	3,957 96
City of Ottawa, Ont., 4½%, 1962	5,000 00	4,927 37
Totals	$392,912 83	$392,091 56

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Township of Sandwich West, Ont., 5½%, 1937	$5,000.00	$4,988.67	$2,350.00

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Lyman Lee, K.C., Hamilton, Ont.
Chief or General Agent in Ontario.—Lyman Lee, K.C., Birks Building, Hamilton, Ont.

Assets	$30,057,350
Ontario insurance in force (gross)	977,328
Canadian insurance in force (gross)	2,966,150
Total insurance in force (gross)	100,888,039

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$37,230
Premiums—Canada (net)	111,813
Premiums—Total (net)	5,148,596
Benefits paid—Ontario (net)	40,348
Benefits paid—Canada (net)	89,470
Total benefits paid (net)	3,939,019

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petrie, 6 Dundee Ave. East, Toronto, Ont.

Assets	$5,286,153
Ontario insurance in force (gross)	39,650
Canadian insurance in force (gross)	184,800
Total insurance in force (gross)	25,462,900

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,400
Premiums—Canada (net)	7,703
Premiums—Total (net)	923,348
Benefits paid—Ontario (net)	249
Benefits paid—Canada (net)	7,746
Total benefits paid (net)	685,887

THE SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19, 1875.

Officers.—Principal Officer, A. V. Hardwick; Secretary, Wm. V. Oglesby; Treasurer, Edward C. Green; Past President, Arthur J. Taylor; Vice-President, Canon W. L. Baynes-Reed.

Auditors.—Sharp, Milne & Co., C.A.

Actuary.—S. H. Pipe, F.A.S., A.I.A.

Governing Executive Authority.—Supreme Council consisting of above-mentioned Officers, elected by Supreme Lodge.

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*See note on page 1.

Summary of Funds

Balances of funds, December 31, 1935:		
Mortuary Fund	$324,288 30	
Guarantee Fund	9,653 17	
Funeral Fund	37,007 11	
Supreme Lodge Expense Fund	14,700 41	
Widows' and Orphans' Fund	1,411 14	
Mortuary Fund (Junior)	458 84	
Shakespeare Memorial Fund	368 79	
General Fund	76,492 79	
Total Ledger Assets		$464,380 55
Add non-ledger assets		4,287 69
Total Assets		$468,668 24
Deduct unadmitted assets	$1,945 41	
Deduct due and accrued liabilities (except reserve)	1,600 91	
		3,546 32
Net Balance of All Funds		$465,121 92
Reserve as per actuary's report		$259,115 08
Balance—Surplus of assets over all liabilities and reserve		$206,006 84

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of office premises		$37,626 39
First mortgage loans on real estate		6,914 54
Loans and liens on policies		17,672 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$344,750 84	
In default	8,145 41	
		352,896 25
Cash on hand and in banks:		
On hand at head office	$103 85	
In chartered banks of Canada in Canada	49,167 52	
		49,271 37
Total Ledger Assets		$464,380 55

Non-Ledger Assets

Interest due, $169.21; accrued, $3,992.48	$4,161 69
Rents due	126 00
Total Non-Ledger Assets	$4,287 69
Total Assets	$468,668 24
Deduct deficiency of market under book value of bonds and debentures in default	1,945 41
Total Admitted Assets	$466,722 83

Liabilities

Present value of matured death claims payable by instalments		$1,397 50
Accounts payable, merchandise		203 41
Total Liabilities (except Reserve)		$1,600 91
Net required reserve, per actuary's report, for outstanding contracts of:		
Mortuary Fund	$258,656 24	
Juvenile Fund	458 84	
Total Reserve		$259,115 08

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934		$320,470 96
Income for the year:		
Premiums (with extra dues, etc.)	$35,316 45	
Interest and rents	14,193 70	
Total Income		49,510 15
		$369,981 11
Disbursements for the year:		
Death claims	$34,001 25	
Surrender values	5,496 03	
Total Disbursements		39,507 28
		$330,473 83
Deduct transfers to General Fund		6,185 53
Balance of Fund (Ledger Assets), December 31, 1935		$324,288 30

GUARANTEE FUND

Balance of fund (ledger assets), December 31, 1934		$13,696 57
Income for the year:		
Premiums	$420 78	
Interest	602 74	
Total Income		1,023 52
		$14,720 09
Disbursements for the year: Bond claims		136 18
		$14,583 91
Deduct transfers to General Fund		4,930 74
Balance of Fund (Ledger Assets), December 31, 1935		$9,653 17

FUNERAL FUND

Balance of fund (ledger assets), December 31, 1934		$40,752 76
Income for the year:		
Assessments	$24,067 65	
Interest and rents	1,763 88	
Profit on sale of securities	486 85	
Total Income		26,318 38
		$67,071 14
Disbursements for the year: Funeral claims		27,047 50
		$40,023 64
Deduct transfers to General Fund		3,016 53
Balance of Fund (Ledger Assets), December 31, 1935		$37,007 11

SUPREME LODGE EXPENSE FUND

Balance of fund (ledger assets), December 31, 1934		$9,014 51
Income for the year:		
Assessments	$5,966 15	
Bank interest	209 93	
Total Income		6,176 08
		$15,190 59
Deduct transfers to General Fund		490 18
Balance of Fund (Ledger Assets), December 31, 1935		$14,700 41

WIDOWS' AND ORPHANS' FUND

Balance of fund (ledger assets), December 31, 1934		$1,348 03
Income for the year:		
Contributions	$5 00	
Interest	58 11	
Total Income		$63 11
Balance of Fund (Ledger Assets), December 31, 1935		$1,411 14

SHAKESPEARE MEMORIAL FUND

Galance of fund (ledger assets), December 31, 1934		$352 81
Income for the year:		
Contributions	$11 00	
Interest	4 98	
Total Income		$15 98
Balance of Fund (Ledger Assets), December 31, 1935		$368 79

MORTUARY FUND (JUNIOR)

Balance of fund (ledger assets), December 31, 1934		$349 01
Income for the year:		
Premiums	$150 90	
Interest	$5 28	
Total Income		156 18
		$505 19
Deduct transfers to General Fund		46 35
Balance of Fund (Ledger Assets), December 31, 1935		$458 84

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			$79,802 14
Income for the year:			
Assessments, dues, fees and fines		$9,081 84	
Income from advertisements		309 35	
Lodge supplies		2,767 17	
Interest		1,366 33	
Rents		4,545 25	
Defunct lodge funds		257 57	
Profit on sale of securities		587 56	
Total Income			18,915 17
			$98,717 21
Disbursements for the year:			
Head Office Expenses:			
Salaries	$10,714 62		
Directors' fees	1,506 15		
Auditors' fees	250 00		
Supreme President's office expenses	150 00		
Travelling expenses	1,074 70		
Rents	1,250 00		
Printing and supplies	330 40		
Total		$15,275 87	
Agency and Organization Expenses:			
Bonuses to members	$1,064 15		
Organizing and opening new lodges	308 46		
Travelling expenses	438 93		
Total		1,811 54	
All Other Expenses:			
Expenses from other funds	$2,630 88		
Advertising	70 00		
Grants	803 16		
Wreaths	35 00		
Sickness benefit	404 84		
Taxes and licenses	2,049 05		
Telephone, telegrams, express, exchange and postage	650 12		
To cover unemployed members	1,429 44		
Birchcliffe property written down	2,442 96		
Light, fuel and water	626 78		
Lodge supplies	2,161 24		
Maintenance of building	973 19		
Official publications	4,726 04		
Fire insurance	393 30		
Jewels for presentation	210 64		
Miscellaneous	199 70		
Total		19,806 34	
Total Disbursements			36,893 75
			$61,823 46
Deduct transfers from: General Fund		$6,185 53	
Guarantee Fund		4,930 74	
Funeral Fund		3,016 53	
Supreme Lodge Expense Fund		490 18	
Juvenile Fund		46 35	
			14,669 33
Balance of Fund (Ledger Assets), December 31, 1935			$76,492 79

Exhibit of Policies (*Adult Mortuary*)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1934	748	$651,253 75	275	$273,160 00	1,023	$924,413 75	765	$679,496 25
New issued	3	3,000 00	27	26,000 00	30	29,000 00	21	20,250 00
Transferred	.....	....	.....	....	.....	....	2	2,075 00
Totals	751	$654,253 75	302	$299,160 00	1,053	$953,413 75	788	$701,821 25
Less ceased by:								
Death	36	32,411 25	1	1,070 00	37	33,486 25	32	29,616 25
Surrender	10	8,600 00	13	13,570 00	23	22,170 00	13	11,657 50
Lapse	5	4,575 00	4	4,250 00	9	8,825 00	5	4,787 50
Decrease	.....	....	.....	....	.....	....	.....	1,250 00
Total ceased	51	$45,586 25	18	$18,895 00	69	$64,481 25	50	$47,311 25
At end of 1935	700	$608,667 50	284	$280,265 00	984	$888,932 50	738	$654,510 00

Particulars of distribution of surplus during last three years—1 ½ per cent. bonus distribution (1934) applied to policies.

Exhibit of Policies (*Junior Mortuary*)

Classification	Total		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1934	37	$9,250 00	24	$6,000 00
New issued	5	1,250 00	4	1,000 00
Totals	42	$10,500 00	28	$7,000 00
Transferred to Adult Department	2	$500 00	.....	....
Total ceased	2	$500 00	.....	....
At end of 1935	40	$10,000 00	28	$7,000 00

Particulars of distribution of surplus during last three years—1 ½ per cent. bonus distribution (1934) applied to policies.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Life Insurance Fund:		
Dominion of Canada Conversion Loan Bonds, 4 ½%, 1959	$70,000 00	$68,430 64
Dominion of Canada National Service Loan Bonds, 5%, 1941	35,000 00	35,190 86
Province of New Brunswick Bonds, 5 ½%, 1952	5,000 00	4,876 86
Province of New Brunswick Bonds, 5 ½%, 1950	5,000 00	5,700 00
Province of Nova Scotia Bonds, 4 ½%, 1952	5,000 00	5,049 32
Province of Saskatchewan Bonds, 6%, 1952	6,000 00	5,442 94
Province of British Columbia Bonds, 6%, 1947	6,000 00	5,644 00
Province of Manitoba Bonds, 6%, 1947	5,000 00	4,799 51
Canadian National Railway Bonds, 5%, 1954	20,000 00	20,375 24
Dominion of Canada Guaranteed C.N.R. Bonds, 5%, 1969	5,000 00	5,250 53
City of Regina Bonds, 5 ½%, 1949	5,000 00	5,199 50
City of North Bay Bonds, 5%, 1941	5,000 00	4,988 11
City of Winnipeg Bonds, 4 ½%, 1957	5,000 00	5,043 35
Town of Portage la Prairie Bonds, 5%, 1948	5,000 00	5,028 59
Town of Smith's Falls Bonds, 5%, 1943	3,000 00	3,000 00
City of Moose Jaw Bonds, 5%, 1941	4,000 00	3,956 04
City of Toronto Bonds, 5%, 1938	4,000 00	4,040 90
City of Toronto Bonds, 5 ½%, 1945	5,000 00	4,929 79
Town of Cobourg Bonds, 5 ½%, 1938	1,000 00	1,008 66
Town of Cobourg Bonds, 5 ½%, 1939	2,000 00	2,021 57
Town of Cobourg Bonds, 5 ½%, 1940	3,000 00	3,037 44
City of Oshawa Bonds, 5 ½%, 1942	5,000 00	5,060 38
Town of Port Colborne Bonds, 5%, 1955	5,000 00	4,907 31
City of Vancouver Bonds, 5%, 1944	10,000 00	10,002 07
City of Saskatoon Bonds, 5%, 1945	10,000 00	9,966 24
Town of Kapuskasing Bonds, 6%, 1942	5,000 00	5,033 46
City of Montreal Bonds, 6%, 1941	5,000 00	5,056 17
City of Quebec Bonds, 6%, 1939	5,000 00	5,011 99
City of Edmonton Bonds, 5 ½%, 1945	3,000 00	3,044 92
City of Victoria Bonds, 6%, 1937	5,000 00	5,075 40
City of Edmonton Bonds, 5 ½%, 1945	7,000 00	7,104 80
Montreal Protestant Schools Bonds, 5%, 1944	5,000 00	5,008 32
Calgary School District Bonds, 5%, 1952	10,000 00	10,002 58
Walkerville E. Windsor Water Commmission Bonds, 5 ½%, 1946	5,000 00	5,141 53
Guarantee Fund:		
Dominion of Canada Conversion Loan Bonds, 4 ½%, 1959	5,000 00	4,853 66
Province of Alberta Bonds, 6%, 1947	5,000 00	4,799 51
Adult and Junior Funeral Funds:		
Dominion of Canada Conversion Loan Bonds, 4 ½%, 1959	15,000 00	14,867 74
Province of Alberta Bond, 4%, 1957	500 00	440 00
City of Toronto Bonds, 5%, 1938	5,000 00	4,920 15
City of Fort William Bonds, 6%, 1962	5,000 00	5,495 27
City of Montreal Bonds, 4 ½%, 1948	5,000 00	4,929 50
General Fund:		
Dominion of Canada Victory Bonds, 5 ½%, 1937	150 00	150 00
Province of Ontario Bonds, 5 ½%, 1947	8,000 00	7,983 34
City of Toronto Bonds, 5%, 1938	12,000 00	11,902 62
Widows' and Orphans' Fund:		
Dominion of Canada National Service Loan Bonds, 5%, 1941	1,000 00	980 03
Totals	$345,650 00	$344,750 84

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

Life Insurance Fund:	Par Value	Book Value	Authorized Value
Town of Weston, 5%, 1941	$2,000 00	$2,045 57	$1,600 00
City of Windsor, 5%, 1940	1,000 00	1,000 12	750 00
Town of Leaside, 5 ½%, 1958	5,000 00	5,099 72	3,850 00
Totals	$8,000 00	$8,145 41	$6,200 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

HEAD OFFICE, TORONTO, ONT.

Organized.—June 27, 1876. *Incorporated.*—April 8, 1880.

Officers.—Principal Officer, Dr. John Ferguson; Secretary, Robert Lewis; Treasurer, Geo. S. Fleming; Past Grand Chief, Rev. D. W. Christie; Grand Chieftain, W. A. Murray; Grand Medical Examiner, Dr. C. A. Warren.

Auditors.—John Archibald, T. O. Fraser.

Actuary.—Prof. M. A. Mackenzie.

Governing Executive Authority (as at date of filing statement).—John Ferguson, M.A., M.D., Grand Chief, Chairman; Rev. D. Wallace Christie, B.D., Past Grand Chief; W. A. Murray, Grand Chieftain; Robert Lewis, Grand Secretary; Geo. S. Fleming, Grand Treasurer; Judge John Tytler, Toronto; J. P. MacGregor, K.C., Toronto; Geo. Anderson, Montreal; J. S. Clouston, Toronto; J. M. Duncan, Winnipeg; G. W. Robertson, Regina.

Summary of Funds

Balances of Funds, December 31, 1935:		
Mortuary Fund	$1,541,214 65	
Sickness Fund	35,893 38	
Juvenile Fund	2,529 25	
General Fund	4,736 36	
Total Ledger Assets		$1,584,373 64
Add non-ledger assets		30,773 02
Total Assets		$1,615,146 66
Deduct due and accrued liabilities (except reserve)		53,580 91
Net Balance of All Funds		$1,561,565 75
Reserve as per actuary's report		$1,364,760 00
Balance—Surplus of Assets over All Liabilities and Reserve		$196,805 75

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Loans and liens on policies		$9,015 97
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$1,489,806 44	
In default	61,045 46	
		1,550,851 90
Cash on hand and in banks:		
On hand at head office	$5,514 37	
In chartered banks of Canada in Canada	13,991 40	
		19,505 77
Deposit with Quebec Government		5,000 00
Total Ledger Assets		$1,584,373 64

Non-Ledger Assets

Interest accrued	$23,595 02
Collections reported, but not received by head office	7,178 00
Total Non-Ledger Assets	$30,773 02
Total Assets	$1,615,146 66

Liabilities

Provision for unpaid death claims		$10,580 91
Investment reserve		43,000 00
Total Liabilities (except Reserve)		$53,580 91
Net required reserve, per actuary's report, for outstanding contracts of:		
Mortuary Fund	$1,305,620 00	
Sickness Fund	57,730 00	
Juvenile Fund	1,410 00	
Total Reserve		$1,364,760 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934		$1,492,378 15
Income for the year:		
Premiums (with extra dues, etc.)	$81,888 16	
Interest and rents	72,064 04	
Profit on sale of securities	3,319 77	
Outstanding cheque cancelled	10 00	
Total Income		157,281 97
		$1,649,660 12
Disbursements for the year:		
Death claims	$77,020 81	
Surrender values	1,424 66	
Total Disbursements		78,445 47
		$1,571,214 65
Deduct transfers to General Fund		30,000 00
Balance of Fund (Ledger Assets), December 31, 1935		$1,541,214 65

SICKNESS FUND

Balance of fund (ledger assets), December 31, 1934		$34,145 70
Income for the year:		
Premiums	$2,426 15	
Interest and rents	1,282 97	
Total Income		3,709 12
		$37,854 82
Disbursements for the year—Sickness claims		1,961 44
Balance of Fund (Ledger Assets), December 31, 1935		$35,893 38

JUVENILE FUND

Balance of fund (ledger assets), December 31, 1934		$1,957 87
Income for the year:		
Premiums	$561 63	
Interest	9 75	
Total Income		571 38
Balance of Fund (Ledger Assets), December 31, 1935		$2,529 25

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			$7,611 40
Income for the year:			
Assessments, dues, fees and fines		$12,000 00	
Interest		6 29	
Total Income			12,006 29
			$19,617 69
Disbursements for the year:			
Head Office Expenses:			
Salaries	$11,093 15		
Directors' fees and expenses	1,417 55		
Auditors' fees	200 00		
Actuaries' fees and expenses	615 00		
Travelling expenses	396 00		
Rents	1,200 00		
Printing and supplies	2,072 88		
Total		$16,994 58	
Agency and Organization Expenses:			
Commissions	$377 25		
Salaries	12,045 00		
Travelling expenses	2,490 05		
Miscellaneous	265 00		
Total		15,177 30	
All Other Expenses:			
Advertising	$5 00		
Legal fees	283 00		
Medical fees	189 50		
Taxes and licenses	474 01		
Telephone, telegrams and express	198 28		
Light, fuel and water	35 28		
Meeting of Supreme Body	7,163 20		
Miscellaneous	4,361 18		
Total		12,709 45	
Total Disbursements			44,881 33
Add transfers from Mortuary Fund			$30,000 00
Balance of Fund (Ledger Assets), December 31, 1935			$4,736 36

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934	4,239	$2,567,250 00	1,396	$802,750 00	464	$257,000 00
New issued	355	154,250 00	247	133,000 00	61	32,500 00
Old revived	24	12,750 00	12	7,000 00	7	3,000 00
Old increased	.....	.....	.....	250 00	.....	.....
Totals	4,618	$2,734,250 00	1,655	$943,000 00	532	$292,500 00
Less ceased by:						
Death	79	$63,500 00	2	$750 00	.....	.....
Surrender	57	32,750 00	27	13,250 00	12	$6,000 00
Lapse	282	137,000 00	150	80,750 00	38	20,500 00
Decrease	.....	1,500 00	.....	.....	.....	.....
Transferred from	.....	.....	.....	.....	.....	.....
Total ceased	418	$234,750 00	179	$94,750 00	50	$26,500 00
At end of 1935	4,200	$2,499,500 00	1,476	$848,250 00	482	$266,000 00
Juvenile members	.....	.....	.....	.....	8	$2,780 00

Classification	Other Plans		Bonus Additions	Totals		Totals for the Province only	
	No.	Amount		No.	Amount	No.	Amount
At end of 1934	313	$84,327 00	$221,495 00	6,412	$3,932,822 00	4,305	$2,811,625 00
New issued	99	27,015 00	62,120 00	762	408,885 00	504	277,437 00
Old revived	.....	.....	1,195 00	43	23,945 00	22	11,435 00
Old increased	.....	.....	.....	.....	250 00	.....	250 00
Totals	412	$111,342 00	$284,810 00	7,217	$4,365,902 00	4,831	$3,100,747 00
Less ceased by:							
Death	6	$4,608 00	$7,575 00	87	$76,433 00	77	$68,872 00
Surrender	.....	.....	6,440 00	96	58,440 00	48	32,995 00
Lapse	.....	.....	3,335 00	470	241,585 00	330	171,975 00
Decrease	.....	.....	.....	.....	1,500 00	.....	500 00
Transferred from	.....	.....	.....	.....	.....	1	1,000 00
Total ceased	6	$4,608 00	$17,350 00	653	$377,958 00	456	$275,342 00
At end of 1935	406	$106,734 00	$267,460 00	6,564	$3,987,944 00	4,375	$2,825,405 00
Juvenile members	.....	.....	.....	8	$2,780 00	.....	.....

Miscellaneous

Classes of members entitled in event of discontinuance of premium payment to benefit thereafter—"Active" and "Juvenile" Members.

Conditions as to membership, etc., under which such benefits are available—Five full years' membership in the case of Paid-up Insurance and twenty and ten years' full membership in the case of Cash Surrender Values. Endowment Insurance, ten years.

The nature of benefits so granted—Paid-up Insurance and Cash Surrender Values. Other Insurance, twenty years.

Particulars of distribution of surplus during last three years—Bonus of 2 per cent. of Insurance given to all "Active Members" and "Juvenile Members" carrying Endowment Policies in 1933 and 1935 who were in good standing for 2 full years prior thereto.

Valuation Balance Sheet

MORTUARY FUND

Net reserve on outstanding insurance	$1,126,980 00
Net reserve on bonus additions	159,300 00
Reserve for bonus in 1937	19,340 00
Death claims in course of settlement	10,580 00
Investment reserve	40,000 00
Surplus of assets over liabilities	214,190 00
	$1,570,390 00
Total ledger assets	$1,541,210 00
Non-ledger assets	29,180 00
	$1,570,390 00

Ratio of assets to liabilities was 116 per cent.

The valuation was made upon the basis of the British Offices Males Experience (OM) with interest at 3 ½ per cent.

The amount of insurance valued was $3,720,484.00 with vested bonus additions of $267,460.00

Ratio of actual to expected claims was 69 per cent.

The average rate of interest earned was 4.99 per cent.

SICKNESS FUND

Liabilities

Present value of benefits	$57,730 00
Investment reserve	3,000 00
Surplus	5,870 00
	$66,600 00

Assets

Ledger assets	$35,890 00
Non-ledger assets	670 00
Present value of future premiums	30,040 00
	$66,600 00

The valuation was made upon the basis of the experience of the Manchester Unity of Oddfellows with suitable modifications, combined with the mortality table deduced from the same experience. The rate of interest employed was 3½ per cent.

The number of certificates valued was 301.

JUVENILE FUND

Liabilities

Net reserve on outstanding certificates	$1,410 00
Surplus	1,150 00
	$2,560 00

Assets

Ledger assets	$2,530 00
Non-ledger assets	30 00
	$2,560 00

The net reserve was arrived at by accumulating the gross premiums (excluding those paid in the year of issue) to the end of 1935 with interest compounded at the rate of 3½ per cent. per annum.

The number of certificates valued was 204.

All valuations were made by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

Mortuary Fund:	Par Value	Book Value
Dominion of Canada Refunding Loan, 5%, 1943	$25,000 00	$24,771 06
Dominion of Canada Refunding Loan, 4½%, 1940	100,000 00	98,870 00
Dominion of Canada National Service, 5%, 1941	20,000 00	19,867 18
Dominion of Canada Conversion Loan, 4½%, 1959	20,000 00	19,370 00
Dominion of Canada, 4½%, 1959	25,000 00	26,940 75
Dominion of Canada, 3%, 1955	40,000 00	39,213 00
Dominion of Canada, 3%, 1955	50,000 00	49,509 00
Dominion of Canada, 4½%, 1958	40,000 00	43,295 89
Canadian National Railway Bonds, 5%, 1954	35,000 00	35,302 60
Canadian National Railway Bonds, 5%, 1954	100,000 00	101,405 60
Canadian National Railway Bonds, 5%, 1954	249,000 00	252,966 43
Canadian National Railway Bonds, 5%, 1954	30,000 00	30,294 62
Canadian National Railway Bonds, 5%, 1954	35,000 00	35,553 15
Canadian National Railway Bonds, 5%, 1954	40,000 00	41,259 24
Canadian National Railway Bonds, 5%, 1954	15,000 00	15,841 80
Canadian National Railway Bonds, 5%, 1954	12,000 00	12,337 00
Canadian National Railway Bonds, 5%, 1954	15,000 00	15,032 76
Canadian National Railway Bonds, 5%, 1954	5,000 00	4,966 50
Canadian National Railway Debenture Stock, 3½%, 1958	45,000 00	35,839 96
Province of Saskatchewan, 4½%, 1951	20,000 00	18,799 31
Province of Manitoba, 5%, 1959	15,000 00	14,966 23
Province of Ontario, 5½%, 1947	50,000 00	52,840 00
Province of Ontario, 6%, 1941	25,000 00	24,974 75
Province of Ontario, 6%, 1936	20,000 00	19,995 00
Province of Ontario, 5%, 1948	40,000 00	40,122 79
Province of Ontario, 5%, 1948	30,000 00	30,182 99
Province of Ontario, 5½%, 1947	25,000 00	24,000 00
Province of Ontario, 6%, 1941	15,000 00	15,175 50
Ontario Hydro-Electric Power Com., 3½-4-5%, 1952	10,000 00	9,354 00
Ontario Hydro-Electric Power Com., 3½-4-5%, 1952	10,000 00	9,359 99
Ontario Hydro-Electric Power Com., 4¾%, 1970	40,000 00	40,000 00
Ontario West Shore Railway, 5%, 1938	17,000 00	17,168 91
City of Port Arthur, 5%, 1936	6,000 00	6,021 79
Town of Haileybury, No. 1, 5%, 1939	2,537 36	2,525 64
Town of Haileybury, No. 2, 5%, 1937	3,066 86	3,022 00
Town of Kitchener, 4½%, 1941	4,433 09	4,411 52
Town of Hanover, 6%, 1942	2,838 81	2,838 81
Village of Brighton, 6%, 1943	8,556 76	8,585 45
Town of Wingham, 5%, 1943	2,054 59	1,973 32
Town of Whitby, 5%, 1939	3,690 70	3,655 99

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

Mortuary Fund—Continued	Par Value	Book Value
Town of Chesley, 6%, 1943	$2,571 73	$2,635 46
Village of Maxville, 6%, 1945	5,614 41	5,672 21
City of Sault Ste. Marie, 5½%, 1943	10,000 00	9,848 77
Town of Smith's Falls, 5½%, 1945	18,152 04	17,847 62
City of St. Catharines, 5%, 1945	12,000 00	11,880 93
City of Toronto, 5½%, 1948	17,000 00	18,454 87
Township of York, 5%, 1949	25,000 00	25,235 14
City of Hamilton, 5%, 1936	4,000 00	4,006 94
City of Fort William, 5%, 1955	8,000 00	8,150 16
City of Toronto, 4%, 1948	8,273 32	7,526 00
City of Port Arthur, 5%, 1959	15,000 00	14,497 79
City of London, 5%, 1956	30,000 00	30,000 00
Town of Dundalk, 5%, 1950	19,864 12	20,157 11
City of Hamilton, 6%, 1961	10,000 00	10,000 00
City of Montreal, 6%, 1944	25,000 00	25,840 00
Totals	$1,461,653 79	$1,464,363 53
Sickness Fund:		
Dominion of Canada Bonds, 4½%, 1959	$5,000 00	$4,842 50
Canadian National Railway Bonds, 5%, 1954	13,000 00	13,207 54
Canadian National Railway Bonds, 5%, 1954	7,000 00	7,392 87
Totals	$25,000 00	$25,442 91
GRAND TOTALS	$1,486,653 79	$1,489,806 44

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

Mortuary Fund:	Par Value	Book Value	Authorized Value
Town of Midland, 4½%, 1934-35	$574 83	$577 99	$471 36
Town of Thorold, 5%, 1935-39	4,224 60	4,283 65	3,464 17
Town of Weston, 5%, 1940	15,892 93	15,892 93	12,414 34
Township of Scarboro, 5%, 1956	21,979 27	22,242 18	16,704 25
Township of Scarboro, 5%, 1945	15,042 24	15,013 51	11,432 10
Totals	$57,713 87	$58,010 26	$44,486 22
Sickness Fund:			
Township of Scarboro, 5%, 1955	$3,000 00	$3,035 20	$2,280 00
GRAND TOTALS	$60,713 87	$61,045 46	$46,766 22

THE CITY OF STRATFORD MUNICIPAL BENEFIT FUND

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—April, 1930.

Officers.—Principal Officer, Cecil Wright; Secretary, A. S. Kappele; Treasurer, W. H. Gregory.

Auditor.—F. P. Gibbs, C.A.

Governing Executive Authority (as at date of filing statement).—W. H. Gregory, C. E. Moore, Wm. Graham, A. S. Kappele, Andrew Parker, R. J. Beatty, Cecil Wright.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Amortized book value of bonds, debentures and debenture stocks, not in defaulr	$92,557 22
Cash in chartered banks of Canada in Canada	2,430 21
Total Ledger Assets	$94,987 43

Non-Ledger Assets

Interest accrued	$2,052 87
Total Assets	$97,040 30

Liabilities

Present value of matured claims payable by instalments—Pensions	$11,259 82
Total Liabilities (except Reserve)	$11,259 82

Statement for Year Ending 31st December, 1935

BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934		$87,653 06
Income for the year:		
Members' assessments	$2,670 12	
City of Stratford grant	2,600 00	
Interest received	4,303 79	
Total Income		9,573 91
		$97,226 97
Disbursements for the year:		
Benefits and pensions	$1,372 50	
Accrued interest paid out	46 30	
Premium on bonds purchased	650 00	
Total Disbursements		2,068 80
		$95,158 17
Deduct transfers to General Fund		170 74
Balance of Fund (Ledger Assets), December 31, 1935		$94,987 43

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			Nil
Disbursements for the year:			
Head Office Expenses:			
Salaries	$100 00		
Auditors' fees	25 00		
Total		$125 00	
All Other Expenses:			
Taxes and licenses	$30 00		
Miscellaneous	15 74		
Total		45 74	
Total Disbursements			$170 74
Add transfers from Benefit Fund			$170 74
Balance of Fund (Ledger Assets), December 31, 1935			Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½%, 1957	$15,000 00	$14,906 25
Dominion of Canada, 4½%, 1957	5,000 00	5,000 00
Province of Manitoba, 4%, 1950	5,000 00	4,925 00
Province of New Brunswick, 4%, 1948	5,000 00	4,962 50
Province of Nova Scotia, 4½%, 1960	5,000 00	5,000 00
Province of Ontario, 5½%, 1946	5,000 00	4,850 00
Province of Quebec, 4½%, 1963	5,000 00	4,925 00
City of Toronto, 5½%, 1949	1,000 00	1,000 00
City of Stratford, 5%, 1944	1,000 00	1,000 00
City of Stratford, 5%, 1940	4,827 30	4,827 30
City of Stratford, 5%, 1939	4,597 98	4,597 98
City of Stratford, 5%. 1941	1,300 00	1,300 00
City of Stratford, 5%, 1942	1,400 00	1,400 00
City of Stratford, 5%, 1941	1,400 00	1,400 00
City of Stratford, 5%, 1942	1,500 00	1,500 00
City of Stratford, 5½%, 1942	2,000 00	2,000 00
City of Stratford, 5%, 1949	156 79	156 79
City of Stratford, 5%, 1950	164 64	164 64
City of Stratford, 5%, 1951	172 84	172 84
City of Stratford, 5%, 1952	181 49	181 49
City of Stratford, 5%, 1953	190 54	190 54
City of Stratford, 5%, 1954	200 04	200 04
City of Stratford, 5%, 1955	210 04	210 04
City of Stratford, 5%, 1956	220 54	220 54
City of Stratford, 5%, 1957	231 54	231 54
City of Stratford, 5%, 1958	243 17	243 17
City of Stratford, 5%, 1943	850 00	850 00
City of Stratford, 5%, 1944	900 00	900 00
City of Stratford, 5%, 1945	950 00	950 00
City of Stratford, 5%, 1946	1,000 00	1,000 00
City of Stratford, 5%, 1947	1,040 00	1,040 00
City of Stratford, 5%, 1948	1,100 00	1,100 00
City of Stratford, 5%, 1949	1,150 00	1,150 00
City of Stratford, 5%, 1949	2,200 00	2,200 00
City of Stratford, 5%, 1950	2,300 00	2,300 00
City of Stratford, 5%, 1944	1,474 31	1,474 31
City of Stratford, 5%, 1945	1,548 00	1,548 00
City of Stratford, 5%, 1937	1,600 00	1,600 00
City of Stratford, 5%, 1938	1,600 00	1,600 00
City of Stratford, 5%, 1939	1,700 00	1,700 00
City of Stratford, 5%, 1941	1,275 77	1,275 77
City of Stratford, 5%, 1947-51	1,303 48	1,303 48
McLeod Milling Co., 5½%, 1939-43	4,000 00	4,000 00
Burritt & Co., 5½%, 1943	1,000 00	1,000 00
Totals	$92,988 47	$92,557 22

TORONTO FIREMEN'S BENEFIT FUND

HEAD OFFICE, CITY HALL, TORONTO

Incorporated.—January 1st, 1891.

Officers.—Chairman, Ralph C. Day; Secretary, G. A. Lascelles; Treasurer, Geo. Wilson.

Auditor.—S. C. Scott, A.C.A.

Governing Executive Authority (as at date of filing statement).—Ralph C. Day, Geo. Wilson, C. M. Colquhoun, K.C., Geo. Sinclair, Geo. A. Allen, G. A. Lascelles.

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

Assets

Ledger Assets

Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$2,749,140 42	
In default	110,374 39	
		$2,859,514 81
Cash in chartered banks of Canada in Canada		14 67
Total Ledger Assets		$2,859,529 48

Non-Ledger Assets

Interest accrued	$28,449 74
Contributions (arrears)	204 64
Total Non-Ledger Assets	$28,654 38
Total Assets	$2,888,183 86
Deduct deficiency of market under book value of bonds and debentures in default	25,466 36
Total Admitted Assets	$2,862,717 50

Liabilities†

Present value of matured claims payable by instalments—retiring allowances	$1,788 67
Total Liabilities (except Reserve)	$1,788 67

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934		$2,692,846 88
Income for the year:		
Contributions	$101,925 17	
Donations	260 00	
Interest	130,176 79	
Exchange	22 58	
Grant from City of Toronto	27,300 00	
Total Income		259,684 54
		$2,952,531 42
Disbursements for the year:		
Pensions	$56,709 86	
Death claims	31,500 00	
Retiring allowances	3,109 66	
Interest on deferred death claims	322 67	
Total Disbursements		91,642 19
		$2,860,889 23
Deduct transfers to General Fund		1,359 75
Balance of Fund (Ledger Assets), December 31, 1935		$2,859,529 48

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934		Nil
Disbursements for the year:		
Salary	$500 00	
License fee	150 00	
Postage and excise stamps	65 00	
Actuaries' fees	493 62	
Annual statement fee	5 00	
Printing and supplies	98 19	
Insurance premiums	47 94	
Total Disbursements		$1,359 75
Add transfers from Benefit Fund		$1,359 75
Balance of Fund (Ledger Assets), December 31, 1935		Nil

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†For last actuarial report see report of the business for the year 1929. See Insurance Act, R.S.O. 1927, c. 222 ,sec. 220, ss. 4, and sec. 234, *re* societies with membership limited to government or municipal employees.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Ontario, 4½%, 1950	$35,000 00	$34,076 28
Province of New Brunswick, 5½%, 1950	1,000 00	1,089 50
Province of New Brunswick, 5½%, 1952	1,500 00	1,637 00
Province of New Brunswick, 4¾%, 1955	10,000 00	10,836 28
Province of Prince Edward Island, 6%, 1947	1,000 00	1,129 00
Province of Prince Edward Island, 4½%, 1944	1,000 00	1,028 44
Province of Manitoba, 6%, 1947	25,000 00	25,445 48
Province of Manitoba, 5½%, 1955	25,000 00	24,881 41
Province of Saskatchewan, 6%, 1952	10,000 00	10,080 00
Province of Saskatchewan, 5½%, 1952	10,000 00	9,658 40
Province of Alberta, 6%, 1947	25,000 00	25,499 53
Province of Alberta, 5%, 1955	25,000 00	23,578 77
Dominion of Canada, C.N.R., 5%, 1969	60,000 00	63,294 14
Province of Ontario, H.E.P.C., 6%, 1941	8,000 00	8,069 32
Province of Ontario, H.E.P.C., 6%, 1961	1,000 00	1,261 74
City of Toronto, 6%, 1936-51	310,000 00	331,899 31
City of Toronto, 5¾%, 1936	2,000 00	2,000 00
City of Toronto, 5½%, 1936-62	361,000 00	375,732 96
City of Toronto, 5%, 1936-60	509,587 87	514,631 76
City of Toronto, 4½%, 1936-58	975,114 62	948,246 58
City of Toronto, 4%, 1936-58	83,406 66	76,319 70
City of Toronto, 3½%, 1944	1,594 66	1,448 77
Toronto Harbour Commission, 4½%, 1953	22,000 00	22,681 64
City of Hamilton, 6%, 1941-43	10,021 10	10,890 70
City of Hamilton, 5½%, 1939	3,000 00	3,140 51
City of Hamilton, 5%, 1943-49	31,000 00	30,970 40
City of London, 6%, 1948	10,000 00	12,005 86
City of London, 5%, 1945	1,000 00	1,041 16
City of London, 5%, 1954	1,000 00	1,103 97
City of London, 4½%, 1944	2,000 00	2,010 13
City of Brantford, 5½%, 1936-52	3,400 00	3,449 15
City of Brantford, 5%, 1940-41	5,000 00	5,147 44
City of Ottawa, 6%, 1949	9,000 00	10,676 00
City of Ottawa, 5½%, 1951	1,000 00	1,156 27
City of Ottawa, 5½%, 1961	2,000 00	2,404 64
City of Belleville, 5%, 1941-43	7,867 10	8,028 39
City of St. Catharines, 5%, 1943	6,000 00	6,237 77
City of Peterborough, 6%, 1949	1,000 00	1,184 07
City of Peterborough, 6%, 1950	5,000 00	6,030 84
City of Halifax, 6%, 1952	15,000 00	18,290 97
City of Halifax, 5½%, 1953	5,000 00	5,685 21
City of Fort William, 6%, 1950	4,000 00	4,274 25
City of Fort William, 6%, 1953	5,000 00	5,359 62
City of Sault Ste. Marie, 5½%, 1942	10,000 00	10,000 00
Town of Aurora, 5%, 1943-45	3,935 46	3,960 66
Town of Tilbury, 6%, 1943-48	9,571 78	10,316 87
Village of Forest Hill, 6%, 1940-47	16,887 69	17,203 66
County of Carleton, 5%, 1947-49	13,450 97	14,565 53
Township of Cornwall, 5½%, 1936-40	1,598 83	1,626 57
Township of Cornwall, 5%, 1936-40	2,196 77	2,213 60
Township of Nepean, 6%, 1961	10,000 00	10,300 73
Toronto Separate School Board, 5½%, 1939-40	13,000 00	13,158 30
Toronto Separate School Board, 5%, 1945	12,000 00	12,181 14
Totals	$2,721,133 51	$2,749,140 42

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Township of East York, 5½%, 1937	$1,000 00	$1,004 26	$ 720 00
Township of East York, 5½%, 1934	2,000 00	2,000 00	1,440 00
Township of East York, 5½%, 1945	4,000 00	4,182 80	2,880 00
Township of East York, 5%, 1937	938 33	937 21	675 60
Township of East York, 5%, 1939	2,000 00	2,010 05	1,440 00
Township of East York, 5%, 1937	1,000 00	2,064 11	1,489 28
Township of East York, 5%, 1940	1,068 44		
Township of East York, 5%, 1937	1,034 06	2,117 05	1,526 27
Township of East York, 5%, 1938	1,085 76		
Township of East York, 5%, 1935	937 92	2,724 72	1,962 85
Township of East York, 5%, 1936	678 76		
Township of East York, 5%, 1937	1,109 50		
Township of East York, 5%, 1943	3,293 30	9,149 38	6,691 18
Township of East York, 5%, 1944	1,000 00		
Township of East York, 5%, 1945	2,000 00		
Township of East York, 5%, 1946	3,000 00		
Township of East York, 5%, 1935	2,000 00	3,000 00	2,160 00
Township of East York, 5%, 1936	1,000 00		
Township of East York, 5%, 1935	229 04	569 53	410 06
Township of East York, 5%, 1936	340 49		
Township of North York, 5%, 1942	7,000 00	7,018 30	5,950 00
Township of North York, 5%, 1938	7,010 21	7,536 64	6,392 79
Township of North York, 5%, 1939	510 72		
Township of York, 5%, 1937	3,000 00	5,008 08	4,000 00
Township of York, 5%, 1946	2,000 00		

Schedule "D"—*Continued*

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Township of Scarborough, 5%, 1944	$14,000 00	$25,000 00	$19,000 00
Township of Scarborough, 5%, 1945	8,000 00		
Township of Scarborough, 5%, 1946	3,000 00		
Town of Weston, 6½%, 1948	3,000 00	15,307 55	12,000 00
Town of Weston, 6½%, 1949	4,000 00		
Town of Weston, 6½%, 1950	4,000 00		
Town of Weston, 6½%, 1951	4,000 00		
Town of New Toronto, 6%, 1946	9,000 00	14,744 71	11,250 00
Town of New Toronto, 6%, 1947	6,000 00		
Town of Midland, 5½%, 1938	6,000 00	6,000 00	4,920 00
Totals	$110,236 53	$110,374 39	$ 84,908 03

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Organized.—January 1st, 1882.
Officers.—Chairman, John Wm. Elliott; Secretary, Wm. Kelly; Treasurer, Geo. Wilson.
Auditor.—S. C. Scott, A.C.A.
Governing Executive Authority (*as at date of filing statement*).—John Wm. Elliott, J. G. Ramsden, Geo. Wilson, C. M. Colquhoun, K.C., Wm. Martin, G. A. Fraser, Geo. Elliott.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

First mortgage loans on real estate		$40,000 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$3,139,556 00	
In default	208,683 95	
		3,348,239 95
Cash in chartered banks of Canada in Canada		88 72
Total Ledger Assets		$3,388,328 67

Non-Ledger Assets

Interest accrued	$49,180 01
Contributions	32 30
Total Non-Ledger Assets	$49,212 31
Total Assets	$3,437,540 98
Deduct deficiency of market under book value of bonds and debentures in default	44,735 62
Total Admitted Assets	$3,392,805 36

Liabilities†

Present value of matured death claims payable by instalments	$5,770 00
Total Liabilities (except Reserve)	$5,770 00

Statement of Operations of Each Fund fot the Year Ending 31st December, 1935

BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934		$3,082,827 79
Income for the year:		
Contributions	$148,809 16	
Interest	154,673 27	
City of Toronto annual grants	153,941 00	
Exchange	818 39	
Profit on bonds redeemed	3,375 64	
Total Income		461,617 46
		$3,544,445 25
Disbursements for the year:		
Pensions	$144,791 06	
Retiring allowances	5,066 60	
Death claims	5,030 00	
Total Disbursements		154,887 66
		$3,389,557 59
Deduct transfers to General Fund		1,228 92
Balance of Fund (Ledger Assets), December 31, 1935		$3,388,328 67

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†For last actuarial report see report of business for the year 1930. See Insurance Act, R.S.O. 1927, c. 222, sec. 220, ss. 4, and sec. 234, *re* societies with membership limited to government or municipal employees.

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934		Nil
Disbursements for the year:		
Salaries	$500 00	
License fees	150 00	
Imperial Bank—Care of bonds	250 00	
Insurance premiums	92 06	
Postage stamps	90 00	
Annual statement fee	5 00	
Printing and supplies	91 86	
Medical services	50 00	
Total Disbursements		$1,228 92
Add transfers from Benefit fund		$1,228 92
Balance of Fund (Ledger Assets), December 31, 1935		Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada Refunding Loan, 4 ½ %, 1944	$30,000 00	$28,454 00
Province of Ontario, 6 %, 1941-43	197,000 00	198,553 10
Province of Ontario, 5 ½ %, 1946-47	25,600 00	27,526 91
Province of New Brunswick, 5 ½ %, 1945-52	125,000 00	131,741 49
Province of New Brunswick, 5 %, 1957	5,000 00	5,638 92
Province of Nova Scotia, 5 %, 1960	25,000 00	27,808 14
Province of Manitoba, 6 %, 1947	57,500 00	56,864 23
Province of Saskatchewan, 6 %, 1952	22,000 00	19,175 75
Province of Alberta, 6 %, 1947	30,000 00	30,812 72
Dominion of Canada, C.N.R., 5 %, 1954-69	67,000 00	66,736 96
Dominion of Canada, C.N.R., 4 ¾ %, 1955	60,000 00	56,420 59
Province of Ontario, H.E.P.C., 6 %, 1940	20,000 00	20,642 40
Province of Ontario, H.E.P.C., 4 ¾ %, 1970	41,000 00	39,690 16
Province of Ontario, 3 ½ % Railway Certificates, 1936-44	10,501 35	10,019 54
City of Toronto, 6 %, 1936-51	378,000 00	396,619 09
City of Toronto, 5 ½ %, 1937-59	590,500 00	609,700 17
City of Toronto, 5 %, 1937-57	349,000 00	347,359 23
City of Toronto, 4 ½ %, 1939-61	194,250 00	182,431 48
City of Toronto, 4 %, 1948	22,386 66	20,540 14
Toronto Harbour Commission, 5 %, 1953	20,000 00	20,517 36
Toronto Harbour Commission, 4 ½ %, 1953	25,000 00	26,490 40
Toronto Housing Company, Ltd., 5 %, 1953	1,000 00	1,072 70
City of Hamilton, 6 %, 1939-62	180,000 00	187,972 65
City of Hamilton, 5 ½ %, 1939-41	6,000 00	6,342 59
City of Hamilton, 5 %, 1946	15,000 00	15,000 00
City of Hamilton, 4 ½ %, 1941-49	6,000 00	6,152 44
City of London, 6 %, 1948	6,847 49	8,152 18
City of London, 5 %, 1945-54	27,000 00	27,077 00
City of London, 5 ½ %, 1941	1,000 00	1,073 41
City of St. Catharines, 5 ½ %, 1947	4,000 00	4,403 42
City of St. Catharines, 5 %, 1942-43	6,000 00	6,255 86
City of Brantford, 5 ½ %, 1936-52	8,500 00	8,623 14
City of Brantford, 5 %, 1943	5,000 00	5,140 91
City of Brantford, 4 ½ %, 1951-52	8,212 10	8,553 19
City of Stratford, 6 %, 1952	10,000 00	12,059 21
City of Stratford, 5 ½ %, 1937	1,000 00	1,010 90
City of Kitchener, 6 %, 1946-49	23,901 27	28,266 44
City of Kitchener, 5 ½ %, 1949	5,000 00	5,135 27
City of Guelph, 5 ½ %, 1945	25,882 00	25,742 25
City of Guelph, 4 %, 1944	5,000 00	4,894 01
City of Galt, 6 %, 1941-42	15,000 00	16,460 07
City of Woodstock, 5 ½ %, 1950	1,000 00	1,144 36
City of St. Thomas, 5 %, 1945	1,000 00	1,055 58
City of Owen Sound, 5 %, 1945	5,000 00	5,115 70
City of Peterborough, 6 %, 1939-50	39,000 00	46,907 63
City of Kingston, 6 %, 1951	12,000 00	14,712 13
City of Belleville, 6 %, 1941-49	14,732 55	16,106 59
City of Belleville, 5 %, 1950-58	7,000 00	7,332 44
City of Belleville, 4 ½ %, 1940	5,000 00	5,050 47
City of Ottawa, 6 %, 1941-51	31,000 00	37,128 05
City of Ottawa, 5 ½ %, 1946-61	4,000 00	4,682 79
City of Halifax, 5 %, 1961	50,000 00	50,367 80
City of St. John, 6 %, 1947-48	10,000 00	11,455 40
City of Sault Ste. Marie, 5 ½ %, 1941-42	10,000 00	10,000 00
City of Port Arthur, 5 %, 1959	50,000 00	48,861 50
City of Fort William, 6 %, 1950-53	13,000 00	13,992 28
City of Fort William, 5 %, 1944	2,000 00	2,000 00
Town of Oshawa, 5 ½ %, 1936	1,007 02	1,007 02
Village of Forest Hill, 6 %, 1941-47	14,000 00	15,568 55
Village of Forest Hill, 5 %, 1940-51	4,619 07	4,729 90
County of Carleton, 6 %, 1939-50	15,131 71	16,991 70
County of Carleton, 5 %, 1950-51	12,383 92	13,549 00
County of York, 5 %, 1951-53	20,000 00	20,000 00
Township of Barton, 5 ½ %, 1940	9,105 55	9,025 79
Township of Nepean, 6 %, 1959	15,000 00	16,090 68
Township of Cornwall, 5 ½ %, 1936-49	4,062 40	4,301 96
Toronto Separate School Board, 6 %, 1941	25,000 00	25,887 50
Toronto Separate School Board, 5 ½ %, 1939-40	14,000 00	14,185 42
Toronto Separate School Board, 5 %, 1945	19,000 00	19,175 34
Totals	$3,063,123 09	$3,139,556 00

Schedule "D"

Bonrs and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Township of East York, 5½%, 1937	$25,771 19	$25,825 60	$18,555 26
Township of North York, 6%, 1940-41	11,000 00	10,720 48	9,350 00
Township of York, 5%, 1943-47	50,035 43	49,424 56	40,028 34
Township of York, 5%, 1952	14,000 00	14,067 20	11,200 00
Township of York, 5%, 1951	12,000 00	12,055 50	9,600 00
Township of York, 5%, 1954	16,000 00	16,083 16	12,800 00
Township of York, 5%, 1953	15,000 00	15,075 48	12,000 00
Township of York, 5%, 1950	3,000 00	3,013 29	2,400 00
Township of Scarborough, 5%, 1938-40	25,369 66	25,372 63	19,280 94
Town of Leaside, 5½%, 1936-51	17,497 52	17,793 88	13,473 09
Town of Leaside, 5½%, 1940	4,000 00	4,056 68	3,080 00
Town of Weston, 5%, 1937-43	10,000 00	10,097 08	8,000 00
Town of Midland, 5½%, 1938	5,098 41	5,098 41	4,180 70
Totals	$208,772 21	$208,683 95	$163,948 33

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Organized.—March, 1863. *Incorporated.*—June, 1864.

Officers.—Principal Officer, Dr. R. H. Parent; Secretary-Treasurer, Charles Leclerc; Chief Medical Examiner, Dr. J. M. Laframboise; Legal Adviser, Guy Guibault.

Auditors.—Valmore Bondreault, Henri Legault.

Actuary.—J. B. Mabon.

Governing Executive Authority (as at date of filing statement).—Dr. R. H. Parent, Ottawa, Ont.; Dr. Geo. A. Racine, Quebec, Que.; Louis Gignac, Penetanguishene, Ont.; Dr. J. M. Laframboise, Ottawa, Ont.; Notary J. E. Guillet, Three Rivers, Que.; O. A. Delorme, St. Hyacinthe, Que.; Ovila Duquette, Hull, Que.; J. L. A. Godbout, Quebec, Que.; Guy Guibault, Joliette, Que.; Joseph Trépanier, Quebec, Que.

Summary of Funds

Balances of funds, December 31, 1935:		
Mortuary Fund	$4,628,764 97	
Sickness Fund	314,246 63	
Juvenile Fund	23,075 53	
General Fund Reserve	33,807 51	
Oeuvre Centin Collegial	47 53	
General Fund	40,191 86	
Total Ledger Assets		$5,040,134 03
Add non-ledger assets		161,052 48
Total Assets		$5,201,186 51
Deduct unadmitted assets	$1,031,965 33	
Deduct due and accrued liabilities (except reserve)	39,660 71	
		1,071,626 04
Net Balance of All Funds		$4,129,560 47
Reserve as per actuary's report		$4,129,437 00
Balance—Surplus of Assets over All Liabilities and Reserve		$123 47

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate:		
Office premises (less encumbrances)	$125,000 00	
Held for sale (less encumbrances)	6,600 00	
		$131,600 00
First mortgage loans on real estate		6,000 00
Loans and liens on policies		103,526 82
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$2,287,861 77	
In default	2,450,311 28	
		4,738,173 05
Cash on hand and in banks:		
On hand at head office	$3,370 79	
In chartered banks of Canada in Canada	53,230 22	
In all other banks and depositories	5,000 00	
		61,601 01
Organizers' amounts collected but not paid head office	$4,921 71	
Debit balances of local lodges	311 44	
		5,233 15
Total Ledger Assets		$5,040,134 03

Non-Ledger Assets

Interest and rents due and accrued	$28,810 28
Due and outstanding premium	21,227 22
Non-interest bearing loans to members of Caisse Sociale	111,014 98
Total Non-Ledger Assets	$161,052 48
Total Assets	$5,201,186 51
Deduct deficiency of market under book value of bonds and debentures in default	1,031,965 33
Total Admitted Assets	$4,169,221 18

Liabilities

Provision for unpaid claims:		
Death benefits	$16,665 14	
Funeral benefits	150 00	
Death benefits, Juvenile Fund	360 00	
		$17,175 14
Present value of matured claims payable by instalments:		
Death claims	$8,573 82	
Disability claims	8,403 00	
		16,976 82
Premiums paid in advance		5,461 22
Oeuvre Centin Collegial		47 53
Total Liabilities (except Reserve)		$36,660 71
Net required reserve, per actuary's report, for outstanding contracts of:		
Mortuary Fund	$3,861,725 00	
Sickness Fund	245,857 00	
Juvenile Fund	21,855 00	
Total Reserve		$4,129,437 00

Statement of Operations of Each Fund for the Year Ended 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets, December 31, 1934		$4,485,251 98
Income for the year:		
Premiums (with extra dues, etc.)	$221,057 71	
Interest and rents	115,762 93	
Total Income		336,820 64
		$4,822,072 62
Disbursements for the year:		
Death claims	$143,289 12	
Disability claims	2,400 00	
Surrender values	26,356 92	
Old age claims	18,975 45	
Other disbursements:		
Funeral benefits	2,275 00	
Sickness benefits to members Bon-Conjoint Class	752 16	
Total Disbursements		194,048 65
		$4,628,023 97
Add transfers from Juvenile Fund		741 00
Balance of Fund (Ledger Assets), December 31, 1935		$4,628,764 97

SICKNESS FUND

Balance of fund (ledger assets), December 31, 1934		$299,124 55
Income for the year:		
Premiums	$53,868 53	
Interest and rents	7,687 15	
Total Income		$61,555 68
		$360,680 23
Disbursements for the year:		
Sickness claims		46,433 60
Balance of Fund (Ledger Assets), December 31, 1935		$314,246 63

JUVENILE FUND

Balance of fund (ledger assets), December 31, 1934		$19,670 59
Income for the year:		
Premiums	$5,109 64	
Interest and rents	542 55	
Total Income		5,652 19
		$25,322 78
Disbursements for the year:		
Funeral claims	$1,165 00	
Surrender values	341 25	
Total Disbursements		1,506 25
		$23,816 53
Deduct transfers to Mortuary Fund		$741 00
Balance of Fund (Ledger Assets), December 31, 1935		$23,075 53

GENERAL FUND—RESERVE

Balance of fund (ledger assets), December 31, 1934		$29,720 79
Income for the year:		
Premiums	$3,967 83	
Interest and rents	777 89	
Total Income		4,745 72
		$34,466 51
Disbursements for the year:		
Statutory contributions to General Fund		659 00
Balance of Fund (Ledger Assets), December 31, 1935		$33,807 51

OEUVRE DU CENTIN COLLEGIAL FUND

Balance of fund (ledger assets), December 31, 1934	$16 70
Income for the year:	
Voluntary donations	201 25
	$217 95
Disbursements for the year:	
Remittances to treasurer of the Fund	170 42
Balance of Fund (Ledger Assets), December 31, 1935	$47 53

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934			$35,397 53
Income for the year:			
Assessments, dues, fees and fines		$99,779 22	
Entry fees		5,458 20	
Transfer fees and stationery		234 10	
Profit and loss		81 36	
Interest and rents		990 55	
Sale of office equipment		40 00	
Total Income			106,583 43
			$141,980 96
Disbursements for the year:			
Head Office Expenses:			
Salaries	$19,967 37		
Directors' fees and salaries	6,273 28		
Auditors' fees	2,000 16		
Actuaries' fees and expenses	800 00		
Travelling expenses	2,420 00		
Printing and supplies	2,446 47		
Total		$33,907 28	
Agency and Organization Expenses:			
Commissions	$15,625 40		
Salaries	4,835 65		
Travelling expenses	13,388 08		
Miscellaneous	339 60		
Total		34,188 73	
All Other Expenses:			
Draughting of policies	$774 20		
Books and periodicals	97 97		
Legal fees	585 60		
Safety and P.O. boxes	355 00		
Medical fees	692 50		
Taxes and licenses	210 00		
Telephone, telegrams, express and postage	1,860 22		
Premiums on fidelity bonds	45 00		
Loss and gain account	29 82		
Commissions to lodges for collection of dues	20,269 48		
Official publications	1,991 15		
Meeting of supreme body	5,613 98		
Miscellaneous	387 22		
Maintenance of office premises	780 95		
Total		33,693 09	
Total Disbursements			101,789 10
Balance of Fund (Ledger Assets), December 31, 1935			$40,191 86

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934	7,533	$5,991,688 00	1,581	$1,536,000 00	8,954	$6,991,473 50
New issued	......	....	......	....	......	....
Old revived	1,196	886,804 00	231	245,000 00	1,188	1,041,000 00
Transferred to	210	58,573 00	5	4,500 00	38	25,730 00
Totals	8,939	$6,937,065 00	1,817	$1,785,500 00	10,180	$8,058,203 50
Less ceased by:						
Death	125	92,722 00	11	11,500 00	68	50,652 00
Lapse	1,041	815,114 00	285	283,000 00	1,000	863,500 00
Decrease	......	....	......	....	......	....
Transferred from	77	67,400 00	30	33,000 00	88	82,300 00
Total ceased	1,243	$975,236 00	326	$327,500 00	1,156	$996,452 00
At end of 1935	7,696	$5,961,829 00	1,491	$1,458,000 00	9,024	$7,061,751 50

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934	432	$546,000 00	18,500	$15,065,161 50	4,037	$3,576,846 00
New issued	......	....	2,337	1,945,800 00	398	386,200 00
Old revived	7	8,250 00	285	235,254 00	66	59,200 00
Transferred to	......	....	253	88,803 00	45	28,560 00
Totals	439	$554,250 00	21,375	$17,335,018 50	4,546	$4,050,806 00
Less ceased by:						
Death	8	$8,250 00	212	$163,124 00	56	$42,100 00
Lapse	12	15,000 00	2,338	1,976,614 00	429	413,876 00
Decrease	......	....	......	....	......	29,207 00
Transferred from	4	5,250 00	199	187,950 00	......	....
Total ceased	24	$28,500 00	2,749	$2,327,688 00	485	$485,183 00
At end of 1935	415	$525,750 00	18,626	$15,007,330 50	4,061	$3,565,623 00

Miscellaneous

Classes of members entitled in event of discontinuance of premium payment to benefit thereafter—All classes of members admitted since January, 1934, and previous members with 20 years of membership.

Conditions as to membership, etc., under which such benefits are available—From three to six years of membership according to the nature of the policy.

Nature of benefits so granted—Paid-up values in all classes and cash surrender values in the 20 and 30 year endowments.

Particulars of any distribution of surplus during last three years—None.

Valuation Balance Sheet

MORTUARY FUND

Liabilities

Present value of benefits	$6,928,111 00
Claims payable by instalments	8,573 82
Commuted value of disability claims	8,403 00
Other liabilities	16,815 14
	$6,961,902 96

Assets

Funds applicable to benefits	$3,631,905 92
Present value of future contributions	3,066,386 00
Sickness benefits already paid on certificates in force	111,014 98
Deficit	152,596 06
	$6,961,902 96

The basis of the valuation was the N.F.C. Mortality Table with interest at 4%.

Rate of interest earned was 2.91%.

The amount of insurance valued was $15,007,330.50.

The actuary is of the opinion that the Mortuary Fund with future contributions at the rates now in force will be able to provide for the payment of all obligations of the fund without deduction or abatement. It is, however, recognized that until a settlement is reached on those securities in default owned by the Society, the true situation is obscure.

SICKNESS FUND

Liabilities

Present value of benefits	$1,040,799 00
Surplus	70,617 63
	$1,111,416 63

Assets

Funds applicable to benefits	$316,474 63
Present value of contributions	777,053 00
Negative values included	17,889 00
	$1,111,416 63

JUVENILE FUND

Liabilities

Reserve	$21,855 00
Other liabilities	360 00
Surplus	1,852 53
	$24,067 53

Assets

Funds applicable to benefits	$24,067 53

The above valuations were made by J. B. Mabon, F.I.A., F.A.S.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Grand Trunk Pacific Railway, 4%, 1955	$55,480 00	$52,269 88
Province of Alberta, 4%, 1953	1,000 00	938 77
Province of Alberta, 6%, 1947	25,000 00	26,493 31
Province of Alberta, 6%, 1947	8,000 00	8,425 18
Province of Alberta, 6%, 1947	2,000 00	2,137 28
Province of Alberta, 6%, 1947	1,000 00	1,114 48
Province of Alberta, 4%, 1954	5,000 00	5,000 00
Province of Alberta, 6%, 1947	10,000 00	11,335 00
Province of Alberta, 6%, 1947	2,000 00	2,000 00
Province of Alberta, 6%, 1941	2,000 00	2.000 00
Province of Alberta, 5½%, 1947	6,000 00	6,206 88
Canadian Northern Ontario Railway, 4%, Perpetual	17,033 33	15,330 00
Province of Saskatchewan, 4%, 1953	2,000 00	1,831 27
Province of Saskatchewan, 4%, 1954	25,000 00	23,722 38
Province of Saskatchewan, 6%, 1952	10,000 00	11,357 05
Province of Saskatchewan, 4%, 1953	2,000 00	1,865 89
Baie Shawinigan, 6%, 1942	2,000 00	2,144 21
Dolbeau, 5½%, 1940	2,000 00	2,000 00
Edmonton, 5½%, 1964	1,000 00	900 18
Edmonton, 5½%, 1947	10,000 00	9,391 32
Edmonton, 5½%, 1944	1,000 00	967 15
Edmonton, 4½%, 1957	6,000 00	5,756 02
Edmonton, 5½%, 1945	1,000 00	1,038 97
Edmonton, 5%, 1950	3,000 00	3,000 00
Edmonton, 5%, 1946	1,000 00	1.000 00
Edmonton, 5½%, 1964	1,000 00	1,000 00
Edmonton, 5½%, 1944	3,000 00	3,000 00
Edmonton, 5½%, 1965	3,000 00	3,000 00
Edmonton, 5½%, 1945	10,000 00	10,000 00
Fort William, 4½%, 1957	2,000 00	2,000 00
Lévis, 5½%, 1956-59	7,000 00	7,705 77
Lévis, 5%, 1945	5,000 00	5,000 00
Lévis, 5½%, 1957-63	3,000 00	3,000 00
Lévis, 5½%, 1955	3,000 00	3,165 19
Medicine Hat, 5%, 1951	1,000 00	1,000 00
Medicine Hat, 5½%, 1945	1,000 00	1,038 98
Mont Laurier, 6%, 1953	15,000 00	16,188 09
Montreal Sud, 5½%, 1957	1,000 00	1,051 90
Montreal, 3%, Perpetual	76,393 97	68,245 27
North Bay, 6%, 1941-49	3,952 39	4,175 59
North Bay, 6%, 1958-61	4,008 64	4,276 21
Prince Albert, 4%, 1966	434,377 86	385.391 67
Sydney, N.S., 6%, 1952	18,000 00	18,996 76
Sydney, N.S., 6%, 1951	1,000 00	1,025 92
St-Lambert, 5½%, 1952-54	20,000 00	20.913 00
Three Rivers, 5½%, 1959-61	10,000 00	10,984 14
Amos, 6%, 1945-53	22,000 00	23.693 01
Amos, 6%, 1950-52	15,000 00	16,589 97
Amqui, 5½%, 1946	30,000 00	31.212 86
Big Valley, 6%, 1941	1,235 98	1,235 98
Baie Shawinigan, 6%, 1942	2,000 00	2.144 21
Dolbeau, 5½%, 1945	47,000 00	48,401 78
Dorval Island, 6%, 1945	600 00	640 62
Dorval Island, 6%, 1945-46	1.500 00	1.500 00
Dalhousie, 5½%, 1969	1.000 00	1.080 87

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dalhousie, 5½%, 1959	$1,000 00	$1,069 42
Dalhousie, 5%, 1945	1,000 00	1,000 00
Dalhousie, 5½%, 1953	4,000 00	4,187 00
Dalhousie, 5½%, 1959	3,000 00	3,165 16
Dalhousie, 5½%, 1969	3,000 00	3,192 74
Dalhousie, 6%, 1972	2,000 00	2,242 63
Dolbeau, 5½%, 1940	2,000 00	2,000 00
Edmundston, 6%, 1952	23,500 00	24,764 02
East Angus, 5%, 1952	2,000 00	2,000 00
Farnham, 4½%, 1960	10,000 00	10,000 00
Greenfield Park, 5½%, 1969	3,700 00	3,700 00
Greenfield Park, 5%, 1969	1,300 00	1,300 00
Glace Bay, 5%, 1946	2,000 00	2,000 00
Glace Bay, 5½%, 1951	1,000 00	1,081 60
Glace Bay, 6%, 1950	1,000 00	1,048 19
Glace Bay, 6%, 1952	1,000 00	1,053 82
Glace Bay, 5½%, 1951	4,000 00	4,105 01
Humbolt, 5½%, 1935-75	46,064 61	46,064 61
Haileybury, 6%, 1958-63	15,000 00	15,497 54
Haileybury, 6%, 1953-57	10,405 59	11,050 64
Kapuskasing, 6%, 1943-49	181,000 00	196,394 73
Kenogami, 5½%, 1941	10,000 00	10,227 80
Kenora, 5%, 1957-60	9,713 08	9,713 08
Kenora, 5%, 1946	1,000 00	991 65
Laval sur le Lac, 5¼%, 1936	500 00	501 21
Laval sur le Lac, 6%, 1946	4,000 00	4,290 00
Montreal West, 4%, 1941	10,000 00	9,895 15
Melville, 5%, 1935-59	41,188 11	41,188 11
Melville, 6%, 1935-59	828 70	868 37
Mont Joli, 5½%, 1940	21,000 00	21,333 97
Mont Joli, 5½%, 1940	1,700 00	1,700 00
Mégantic, 5½%, 1950-53	14,000 00	15,164 92
Mégantic, 5½%, 1947-51	5,315 60	2,825 66
Mégantic, 6%, 1943	2,000 00	2,130 63
McLeod, 4%, 1935-74	42,510 00	34,574 83
McLeod, 4%, 1935-74	42,519 75	35,732 71
McLeod, 4%, 1935-74	3,171 90	2,733 55
Montreal South, 5½%, 1957	2,000 00	2,000 00
Montreal South, 5½%, 1957	1,000 00	1,051 90
North Battleford, 5½%, 1938-43	933 10	927 07
North Battleford, 5%, 1952	3,000 00	2,806 86
North Battleford, 5½%, 1953	12,920 00	12,920 00
North Battleford, 5½%, 1943	486 66	486 66
North Battleford, 5½%, 1943-53	7,786 65	8,000 50
North Battleford, 5½%, 1943-53	18,493 29	19,417 20
North Bay, 6%, 1945-47	5,498 93	5,956 34
Oshawa, 5%, 1944-45	14,059 18	13,551 55
Oshawa, 5%, 1936-54	12,000 00	12,000 00
Oshawa, 5%, 1937	2,000 00	2,000 00
Pointe aux Trembles, 6%, 1953	1,000 00	1,117 73
Pointe aux Trembles, 6%, 1941	500 00	509 35
Rouen, 5%, 1951	5,800 00	5,275 78
Rouen, 5%, 1951	1,000 00	972 36
Rouen, 5%, 1951	2,100 00	2,058 00
St-Lambert, 5½%, 1952-54	6,000 00	6,174 84
St-Lambert, 5½%, 1954-62	44,000 00	46,827 05
St-Lambert, 5½%, 1952-62	5,000 00	5,000 00
St-Lambert, 5½%, 1952-54	20,000 00	20,913 10
Ste-Agathe des Monts, 6%, 1955	4,000 00	4,494 49
Springhill, 6%, 1957	6,000 00	6,709 16
Westville, 5%, 1951	5,000 00	5,000 00
Westville, 5%, 1951	6,600 00	6,528 28
Yorkton, 5%, 1940	501 53	488 65
Carmanguay, 6%, 1935-66	5,392 40	5,392 40
Isle Cadieux, 5½%, 1946-50	5,000 00	4,885 25
Isle Cadieux, 5½%, 1940-41	1,000 00	1,000 00
Isle Cadieux, 5½%, 1945	1,000 00	1,018 57
L'Assomption, 5%, 1958	3,325 05	3,487 55
Port Colbourne, 5%, 1950	2,929 67	2,929 67
Pointe Gatineau, 6%, 1946-47	1,000 00	1,064 09
St-Joseph Bce., 5%, 1959	8,251 36	8,658 44
Saindon, 5½%, 1950-52	2,000 00	2,053 19
Tofield, 6%, 1935-64	21,477 89	23,161 31
Val Jalbert, 6%, 1944	2,000 00	2,063 30
Westville, 5½%, 1944	1,000 00	1,035 88
Canton Marchand, 5%, 1936	4,000 00	4,019 51
Maniwaki, 6%, 1951	2,000 00	2,218 49
Teck, 6%, 1946-47	4,000 00	4,343 45
Saguenay, 5½%, 1953	1,000 00	1,057 92
Cape Breton, 4½%, 1961	3,000 00	3,000 00
East Angus, 5½%, 1946	500 00	500 00
East Angus, 5½%, 1950-53	1,500 00	1,500 00
La Tuque, 5½%, 1952-55	40,000 00	42,286 28
La Tuque, 5½%, 1950-51	25,000 00	27,064 48
N. D. de Défense, Montréal, 5½%, 1960-61	1,500 00	1,452 03
N. D. de Défense, Montréal, 5½%, 1956-58	1,500 00	1,500 00
Ste-Anne des Monts, 6%, 1942	6,100 00	6,100 00
Ste-Annedes Monts, 6%, 1942	500 00	529 20
St-Herménégilde, 6%, 1952	2,000 00	2,213 35
St-Ignace Fort Rouge, 5%, 1935-54	19,100 00	19,100 00

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Ste-Jeanne d'Arc, 6 %, 1960-62	$4,000 00	$4,415 00
St-Lazare Trois Rivières, 5 %, 1948	500 00	455 11
Ste-Thérèse Amos, 6 %, 1942	1,500 00	1,500 00
St-Victor Montréal, 5 ½ %, 1941	500 00	500 00
Gravelbourg, 4 %, 1953-58	20,000 00	21,996 81
Gravelbourg, 4 %, 1948	36,600 00	36,600 00
Pembroke, 5 ½ %, 1961	21,500 00	23,204 07
Pembroke, 5 ½ %, 1957	1,000 00	1,000 00
Prince Albert, 4 %, 1958-65	143,000 00	153,258 90
Ottawa, scolaire, 6 %, 1962	24,000 00	27,148 19
Ottawa, 6 %, 1962	16,000 00	18,356 31
Ottawa, 6 %, 1962	10,000 00	11,234 56
Ottawa, 6 %, 1962	10,000 00	11,872 39
Renfrew, 5 %, 1961	1,500 00	1,500 00
Chicoutimi, 5 %, 1939	1,000 00	984 21
Dolbeau, 5 ½ %, 1951	1,000 00	1,000 00
Greenfield Park, 6 %, 1943	500 00	532 61
Hull, 5 ½ %, 1953	6,000 00	6,275 42
Hull, 5 ½ %, 1953	5,000 00	5,473 38
Hull, 5 ½ %, 1952	500 00	525 48
Kenogami, 5 %, 1943	2,000 00	2,000 00
La Tuque, 5 %, 1950	500 00	500 00
Lachine, 6 %, 1946	2,000 00	2,145 00
Point aux Trembles, 6 %, 1937	1,500 00	1,500 00
Point aux Trembles, 6 %, 1937	1,500 00	1,511 70
St-Jean Marie Vianney, 5 ½ %, 1942-60	34,600 00	36,572 25
St-Jean Marie Vianney, 5 ½ %, 1941-46	1,500 00	1,500 00
St-Jean Marie Vianney, 5 %, 1952-60	20,000 00	21,372 80
Verdun, 5 ½ %, 1967	1,000 00	1,100 75
Verdun, 5 ½ %, 1963	1,000 00	1,099 18
Prince Albert, 4 %, 1966	37,131 06	32,943 68
College Montreal, Inc., 6 %, 1961	3,000 00	3,386 45
Peel Street, 6 ½ %, 1950	60,000 00	62,139 97
Peel Street, 6 ½ %, 1950	16,000 00	16,767 53
Peel Street, 6 ½ %, 1941-50	5,000 00	5,105 94
Peel Street, 6 ½ %, 1940-50	3,000 00	3,000 00
Totals	$2,293,586 28	$2,287,861 77

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of St. Boniface, 5-5 ½-6 %, 1939-56	$210,168 99	$220,273 41	$115,592 95
Town of Bagotville, 5 ½ %, 1941-46	17,000 00	17,679 98	12,240 00
Town of Cap Madeleine, 6 %, 1942	4,000 00	4,053 57	3,880 00
Town of Eastview, 5 ½ %, 1948-51	21,998 15	23,098 59	15,178 62
Town of Ford City, 5 %, 1959-64	1,500 00	1,500 00	720 00
Town of Gravelbourg, 7 %, 1932	772 26	772 26	401 54
Town of Greenfield Park, 5 ½ %, 1969	10,900 00	11,374 39	7,521 00
Town of Inverness, 4 ½ %, 1937	1,000 00	976 72	850 00
Town of Jonquières, 5-5 ½ %, 1937-56	61,500 00	62,551 46	52,275 00
Town of La Salle, 6 %, 1940-59	47,059 56	51,737 52	23,059 20
Town of Laval des Rapides, 6 %, 1954	2,000 00	2,179 38	1,700 00
Town of Leaside, 5 ½ %, 1941-49	20,000 00	20,000 00	15,400 00
Town of Riverside, 5 ½ %, 1942-49	91,888 30	95,087 54	32,160 91
Town of St. Joseph d'Alma, 5 ½ %, 1947-49	10,000 00	10,457 56	7,600 00
Township of Sandwich West, 5 %, 1940-49	26,000 00	26,000 00	12,220 00
Town of Sudbury, 6 %, 1951-52	71,000 00	74,461 05	60,350 00
Town of Transcona, 4 %, 1956	88,300 00	87,561 47	40,618 00
Town of Watrous, 5 ½ %, 1956-58	53,026 60	53,026 60	35,527 82
Rural Municipality of Assiniboia, 5 %, 1936	5,979 83	5,951 50	3,408 50
Rural Municipality of Calvert, 5 ½ %, 1943	100 00	100 00	87 00
Rural Municipality of Fort Garry, 5-6 %, 1943-52	49,000 00	51,163 58	39,200 00
Rural Municipality of St. James, 5 ½ %, 1956	712,000 00	731,889 03	384,480 00
Rural Mun. of St. Remi d'Amherst, 6 %, 1933-61	13,900 00	15,030 23	11,398 00
Township of Sandwich West, 5-5 ½ %, 1940-59	165,639 74	167,941 66	77,850 69
Township of Sandwich East, 5 ½ %, 1942-50	9,502 91	9,878 74	4,466 36
Rural Municipality of St. Vital, 5 ½ %, 1956	47,600 00	50,611 34	24,276 00
Rural Municipality of West Kildonan, 5 ½ %, 1956	344,100 00	356,126 92	247,752 00
St. Francis Xavier Chic., 5 %, 1937	7,000 00	6,562 50	5,950 00
St. Coeur de Marie, 5 ½ %, 1949-51	35,000 00	36,910 10	28,000 00
School District of Eastview, 5 ½ %, 1960	55,000 00	58,902 33	39,600 00
School District of Riverside, 5 ½-6 %, 1933-54	15,783 93	16,792 59	7,102 80
School District of Windsor East, 5 ½ %, 1943-60	124,376 15	130,819 27	69,650 56
School District of Ste.-Anne Chic., 6 %, 1942-45	3,000 00	3,218 10	2,550 00
School District of Bagotville, 5-5 ½-6 %, 1933-41	16,200 00	16,669 08	11,664 00
School District of Black Lake, 5 ½ %, 1941	2,500 00	2,531 93	1,825 00
School District of Jonquicres, 5 %, 1948	2,000 00	2,000 00	1,640 00
School District of Riviere Bleue, 5 ½ %, 1940	5,000 00	5,000 00	4,000 00
School District of St. Boniface, 5 ½ %, 1936-45	19,000 00	19,420 88	16,150 00
Totals	$2,370,796 42	$2,450,311 28	$1,418,345 95

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Harry F. Moulden, 171 Market St., Winnipeg, Manitoba.

Chief or General Agent in Ontario.—E. H. Snider, 17 Main Street East, Hamilton ,Ont.

Assets	$1,046,697
Ontario certificate in force (number)	963
Canadian certificates in force (number)	2,900

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$15,572
Premiums—Canada (net)	46,112
Premiums—Total (net)	1,033,237
Benefits paid—Ontario (net)	10,862
Benefits paid—Canada (net)	24,924
Total benefits paid (net)	678,015

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICH.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.

Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets	$34,541,172
Ontario insurance in force (gross)	302,899
Canadian insurance in force (gross)	1,953,841
Total insurance in force (gross)	123,024,147

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$8,580
Premiums—Canada (net)	51,856
Premiums—Total (net)	4,445,767
Benefits paid—Ontario (net)	2,896
Benefits paid—Canada (net)	23,442
Total benefits paid (net)	2,926,673

THE WORKMEN'S CIRCLE

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—A. Riba, 226 Crawford St., Toronto, Ont.

Chief or General Agent in Ontario.—A. Riba, Toronto, Ont.

Assets	$6,305,366
Ontario insurance in force (gross)	97,400
Canadian insurance in force (gross)	180,700
Total insurance in force (gross)	17,118,250

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$4,529
Premiums—Canada (net)	11,262
Premiums—Total (net)	1,298,562
Benefits paid—Ontario (net)	3,087
Benefits paid—Canada (net)	6,272
Benefits paid—Total (net)	1,101,979

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*See note on page 1.

E

MUTUAL BENEFIT SOCIETIES

E

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS

Annual Statement for the Year Ending December 31, 1935

To which are appended statements of the auxiliary bodies lettered below as A, B, C and D.

Head Office, 229 College Street, Toronto

Organized.—July 27, 1855. *Incorporated in Ontario.*—November 19, 1874.

The Executive Officers of the Society, at December 31, 1935, were as follows: J. P. F. Williams, Grand Master, 550 Palmerston Blvd., Toronto; W. T. Kingston, Deputy Grand Master, Cardinal, Ont.; A. L. Bruner, Grand Warden, Ruthven, Ont.; Wm. Brooks, Grand Secretary, 229 College Street, Toronto; N. J. M. Lockhart, Grand Treasurer, St. Catharines, Ont.

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at December 31, 1935, was 40,585.

The number of deaths in the Society in 1935 was 767.

The amount of funeral benefits paid in 1935, in respect to deceased members, was $29,956.01.

Total amount of funeral benefits paid in respect of deceased wives, $2,596.51.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1935 was 2,396.

The amount of benefits paid in 1935, in respect of sick members, was $70,113.70.

The number of weeks' sickness experienced in 1935 was 22,415. Amount paid for medical attendance and nursing during 1935, $12,160.94.

III. Assets

		Grand Body	Subordinate Bodies
Amount of real estate		$277,034 69	$1,539,931 79
Cash value of mortgages		350 00	....
Amount of securities		136,716 36	1,289,555 11
Cash in hands of Grand Secretary and in banks		119 40	252,775 58
Amount of cash in Dominion Bank		22,325 58	....
Cash in Canada Permanent Mortgage Company		3,780 61	....
All other assets		43,780 99	....
Assets not admitted:			
Grand Lodge	$69,072 72		
Subordinate Lodges	654,735 34		
Total Amount of Assets		$484,107 63	$3,082,262 48

IV. Liabilities

	Grand Body	Subordinate Bodies
Sick benefits, funeral benefits, all other liabilities	$7,947 00	$74,853 51

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1935, and those of the Grand Lodge in February, 1936.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Sections 104, 107, 120 (g), 120 (9) of the Grand Lodge Constitution were amended at 1935 session of Grand Lodge; a complete revision of the Subordinate Lodge Constitution was made at the 1935 session of Grand Lodge.

Amount of bond of Grand Secretary, $5,000.

Amount of bond of Grand Treasurer, $5,000.

VI. Cash Receipts

Cash balance (Grand Lodge) from 1934 (not extended), $67,494.92.

	Grand Lodge	Subordinate Lodges
Cash received during 1935 from:		
Initiation fees, etc.	....	$12,938 85
Dues	....	252,671 14
Per capita tax and levies	$67,684 30	....
Fines	25 00	....
Supplies sold	7,007 54	....
Interest, dividends and rent	6,800 85	178,616 33
Premiums for guarantee	90 60	....
All other sources	12,056 34	65,772 02
Cash received from sold or matured investments (not extended)	Nil	Nil
Total Receipts	$93,664 63	$509,998 34

VII. Cash Expenditure

(a) Expenses of Management

Cash paid during 1935 for:	Grand Lodge	Subordinate Bodies
Commission and organization expenses	$320 90	....
Per capita tax	150 00	....
Expenses of annual meeting	7,855 65	....
Registration fee	10 00	....
Rent, etc.	1,650 00	....
Supplies bought	5,349 91	....
Travelling expenses and appropriations to officers	2,152 10	....
Salaries, officers' and auditors' fees	6,397 16	....
Printing, stationery and advertising	994 25	....
Postage and express	631 62	....
Premiums	37 50	....
Interest	877 11	....
Other management expenses (detailed in memo.)	5,129 57	$192,145 20
	$31,555 77	$192,145 20

(b) Miscellaneous Expenditure

	Grand Lodge	Subordinate Bodies
Benefits to widows and orphans	....	34,524 25
Funeral benefits	....	29,956 01
Sick benefits	....	68,440 34
Medical attendance and nursing	....	12,160 94
Gratuities—special relief	....	6,730 03
All other	41,790 69	157,782 16
For investments (not extended), NIL.		
Grand Totals	$73,346 46	$501,738 93

(A) Abstract from the Returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Totals
Number of members, December 31, 1934	3,827	16,714	20,541
Admitted during 1935	42	508	550
Totals	3,869	17,222	21,091
Deduct (withdrawn or cancelled)	554	1,559	2,113
Membership, December 31, 1935	3,315	15,663	18,978

Receipts

Dues	$33,324 67
Admissions	2,137 90
Rents, etc.	708 06
Miscellaneous	28,855 50
Total	$65,026 13

Expenditure for Relief Only

Relief of members	$610 99
Relief of widowed families	151 10
I.O.O.F. Home	346 18
Orphans	....
Special relief	894 27
Total	$2,002 54

Miscellaneous

Expenses, lodges	$60,806 07
Invested funds of Rebekah Lodges	63,102 14
Cash on hand, Rebekah Lodges	25,972 01
Working expenses of Assembly	14,433 79
Cash in Assembly funds	5,629 48
Invested funds of Assembly	8,000 00
Expended for home tax	....
Number of lodges	242

(B) The Following Summary from the Returns of the Grand Encampment Shows the Membership and Standing at December 31, 1935

Number of members as from last report		6,339
Initiated during the year ending December 31, 1935		100
Admitted by card during the year ending December 31, 1935		9
Reinstated during the year ending December 31, 1935		41
Total		6,489
Deductions:		
Withdrawn by card	52	
Suspended by non-payment of dues	310	
Suspended from Subordinate Lodge	93	
Deceased	80	
Expelled	...	
Error in previous report	29	
		564
Net Membership, December 31, 1935		5,925

Summary—*Continued*

Number of patriarchs relieved in 1935	$160
Number of weeks for which benefits were paid	1,005
Amount paid for burying the dead in 1935	$295 25
Amount paid for relief of patriarchs (sick benefits)	1,673 36
Amount paid for special relief in 1935	594 68
Relief of widowed families	363 80
Total Amount of Relief Paid	$2,927 09
Receipts from all sources	$15,241 84
Working expenses of subordinate encampment	13,146 74
Cash assets	$11,716 66
Invested in mortgages and securities	41,107 81
Invested in buildings and lands	7,657 43
Invested in furniture and regalia	17,935 67
All other assets	8,624 71
Total Funds of Subordinate Encampments, December 31, 1935	$87,042 28
Less liabilities	2,473 25
	$84,569 03

(C) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland

Number of members who died in 1935	3
Number of members, December 31, 1935	484
Amount of cash received during the year 1935	$1,678 92
Amount of expenses in management in 1935	279 54
Amount paid funeral claims	750 00
Amount on hand, December 31, 1935	1,334 68

(D) Department of Ontario, P.M., I.O.O.F.

Number of cantons	17	
Number of members, last report	500	
Mustered during year	28	
Admitted on honourable discharge papers	1	
Reinstated	2	
Total		531
From which deduct:		
Withdrawn by honourable discharge papers	4	
Deceased	3	
Suspended during year	36	
Expelled	...	
Total		43
Total Membership, December 31, 1935		488
Net Decrease for the Year		12

Assets

Cash balance on hand, last report	$13 99
Receipts from grants and per capita taxes	1,679 19
Receipts from badges, jewels, etc.	346 00
Receipts from commissions and supplies	96 47
Total Assets	$2,135 65

Disbursements

Department sundries	$1,216 85
Badges and jewels	118 04
S.G.L. supplies	198 48
Total	$1,553 37
Cash Balance, December 31, 1935	$602 28

Short Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Managers' Mutual Benefit Society				1,260 18		1,260 18	45 00		45 00
A. & P. (Toronto) Mutual Benefit Society				157 55	14 50	172 05	44 80	200 00	244 80
American Watch Case Co. Employees' M.W.A.				796 63		796 63			
Army & Navy Veterans Society, Hamilton	1,200 00		500 00	440 31	35 85	2,176 16		17 85	17 85
Army & Navy Veterans Society, Toronto			3,000 00	1,673 99		4,673 99			
Beaver Sick and Funeral Ben. Club				170 57		170 57			
Border Cities Italian Club Mut. Ben. Society				1,017 87		1,017 87			
Brantford Carriage Co., Ltd., Relief Asscn.				815 99		815 99			
Brantford Hungarian Mut. Ben. Society				6,205 56		6,205 56			
Brantford Polish Mutual Ben. and Friendly Society	5,977 45			976 57		6,954 02			
Brown Bros., Ltd., Employees' Sick Ben. Society			150 00	606 91		756 91			
Brunner Mond Mutual Ben. Society			5,000 00	3,288 49	36 45	8,324 94			
Canada Cycle & Motor Co., Ltd., Emp. Mut. Ben. Society				933 45		933 45			
Canadian Acme Screw and Gear Emp. Mut. Ben. Society				2,325 44		2,325 44			
Canadian Allis-Chalmers, Ltd., Emp. Mut. Ben. Society				860 94		860 94			
Canadian General Electric, Ward St. Works Div., Emp. Mut. Ben. Society				1,059 60		1,059 60			
Canadian Hebrew Benevolent Society	2,000 00		6,466 31	2,922 30		11,388 61	25 00		25 00
Canadian Nat. Expressmen's Mut. Ben. Society			13,500 00	2,918 79	355 00	16,773 79			
Canadian Order of Rechabites		28,488 20	11,000 00	3,611 74		43,099 94		118 25	118 25
Canadian Pacific Expressmen's Sick Ben. Asscn.			4,766 74	3,561 26		8,328 00			
Chemsel Mutual Benefit Society				1,170 95		1,170 95			
Citizens' Mutual Ben. Asscn.	435 00			254 27		689 27			
Cobban Manufacturing Co.'s Empl. Mut. Ben. Society				150 98		150 98			
Cockshutt Plow Co. Empl. Relief Asscn.				2,417 83		2,417 83			
Consumers' Gas Co.'s Empl. Mut. Ben. Society				538 99		538 99			
Croatian Mut. Ben. Society				627 00		627 00			
Czentoshower Aid Society			8,600 00	280 40		8,880 40			
Daughters of England Benevolent Society		8,379 70	38,490 04	36,788 34		83,658 08			
Dominion Forge & Stamping Co. Empl. Mut. Ben. Asscn.				2,697 07		2,697 07			
Dunlop Tire & Rubber Goods Empl. Mut. Ben. Society				1,986 47		1,986 47			
Engineers' Mutual Ben. Fund				3,161 60		3,161 60			
Evening Telegram Empl. Ben. Society				1,480 77		1,480 77			
Foresters, Ancient Order of, Subsid. High Court	6,950 00	154,468 47	220,977 94	4,447 05	7,793 07	394,636 53	350 00	2,071 21	2,421 21
Globe Printing Empl. Ben. Society				1,013 95		1,013 95			
Grand Order of Israel Ben. Society	4,500 00		2,000 00	469 03	50 00	7,019 03	67 00	476 09	543 09
B. Greening Wire Co., Ltd., Empl. Ben. Society				347 36		347 36			
Gutta Percha & Rubber Manfg. Co., Ltd., Empl. Sick Ben. Society			1,000 00	601 74		1,601 74	150 00		150 00
H.A. Mutual Ben. Association				2,716 87	104 65	2,821 52		235 23	235 23
Hamilton St. Stanislaus Mut. Ben. Society				2,285 74		2,285 74			
Hebrew Friendly Society	2,000 00		989 98	1,139 90		4,129 88			
Hebrew Sick Benefit Society	14,072 72			557 83		14,630 55		126 00	126 00
Hibernians, Ancient Order of			15,000 00	11,203 27		26,203 27			
Imperial Varnish & Color Co. Sick Ben. Society				310 72		310 72			
Independent Mutual Benefit Federation				3,155 22		3,155 22	700 00	327 50	1,027 50
Italian Brotherly Mutual Benevolent Society				2,246 86		2,246 86			
Italian Mut. Ben. Society of Port Arthur	272 16			2,134 33		2,406 49			
Italo-Canadese Ben. Society				733 34		733 34			

Iwansker Mutual Ben. Society	1,100 00			388 13		1,488 13			
Judean Benevolent and Friendly Society	3,475 00	2,100 00	5,000 00	5,287 07		15,862 07	116 00		116 00
Kieltzer Sick Ben. Society	2,803 25		5,912 96	807 89	40 00	9,564 10	35 25	147 86	183 11
Knights of Malta, Chap. General of Canada			5,188 73	1,804 46		6,993 19			
Knights of Pythias, Grand Lodge of Ontario		1,225 00	43,235 30	16,970 34	2,426 32	63,856 96		2,160 44	2,160 44
Labour League Mutual Ben. Society	1,960 00			3,715 75		5,675 75	33 00		33 00
Lagover Mutual Ben. Society	1,087 81			324 52		1,412 33			
Leaside Mutual Aid Society				192 67		192 67			
Linitzer Sick Ben. Society		3,700 00	3,000 00	4,593 24		11,293 24	250 00		250 00
Loyal Orange Young Briton Lodge, No. 33				981 09		981 09			
Loyal Order of Moose of Ontario	5,399 77	9,901 99	15,500 00	36,561 23	420 00	67,782 99		9,404 12	9,404 12
Loyal True Blue Association				2,531 08		2,531 08			
MacLean Publishing Co., Ltd., Mechanical Div., Mut. Ben. Assen.				5,229 67		5,229 67			
Massey-Harris Co., Verity Works, Sick and Funeral Ben. Assen.			2,000 00	518 97		2,518 97			
Massey-Harris Employees' Ben. Assen. (Brantford)			1,000 00	2,040 51		3,040 51	19 50		19 50
Massey-Harris (Toronto) Mut. Ben. Society				1,283 15		1,283 15			
Mozirer Sick Benefit Society	9,075 00			8,224 00		17,299 00		25 00	25 00
Mut. Ben. Society of Alumnae Assen., Victoria Hosp. School of Nursing			1,400 00	540 78		1,940 78			
Mutual Masonic Compact of St. Catharines				257 43		257 43			
National Cash Register Co.'s Empl. Ben. Society			1,500 00	702 37		2,202 37			
National Slovak Mut. Ben. Society				6,801 24		6,801 24			
Order of Sons of Italy Mut. Ben. Society				1,305 72		1,305 72			
Ostrowetz Independent Mut. Ben. Society	1,400 00			3,070 06		4,470 06			
Ottawa Hebrew Benefit Society			1,500 00	817 15		2,317 15		165 93	165 93
Ottawa Typographical Union Sick Ben., No. 102				3,603 23		3,603 23			
Polish Alliance Friendly Society of Canada		2,000 00		4,119 80		6,119 80	90 50	105 22	195 72
Polish Veterans' Mut. Ben. Society				1,012 05		1,012 05			
Postal Benefit Assen. of Toronto				1,452 24		1,452 24			
Pride of Israel Sick Ben. Society			21,000 00	13,251 07		34,251 07			
Provincial Grand Lodge (Manchester Unity), Independent Order of Oddfellows	9,464 39	114,236 54	10,239 80	30,273 82		164,214 55			
Radomer Mutual Ben. Society	6,550 00			1,151 89		7,701 89		1,162 00	1,162 00
Rani Ghar Grotto Mut. Ben. Society				1,123 16		1,123 16			
Rogers, Wm., Manfg. Co. Welfare Society				890 33		890 33			
Ryerson Press Benefit Society				3,952 68		3,952 68			
St. Albert Friendly Society			1,500 00	656 07		2,156 07			
St. Boniface Benefit Society			4,000 00	590 26		4,590 26			
St. David's Mutual Ben. Society			1,000 00	499 48		1,499 48			
St. Joseph's Aid Society		523 00	500 00	1,163 71		2,186 71			
Sawyer-Massey, Ltd., Empl. Mut. Ben. Assen.			1,000 00	159 25		1,159 25			
Slingsby Manfg. Co., Ltd., Empl. Mut. Ben. Society				1,727 93		1,727 93		31	31
Societe Figli d'Italia Di Mutuo Soccorso St. Antonio d'Ottawa		7,100 00		300 26		7,400 26			
Societe Italiana Di Mutuo Soccorso Guglielmo Marconi	12,670 00			724 77		13,394 77			
Societe Di Mutuo Soccorso Recalmutese, Hamilton	2,400 00			347 07		2,747 07			
Societe Di Mutuo Soccorso Trinacria, Toronto				2,728 08		2,728 08			
Sons and Daughters of Canadian-Lithuanian Mut. Ben. Society				4,988 72		4,988 72			
Sons and Daughters of Ireland Protestant Assen.			15,000 00	5,910 20		20,910 20			
Sons of David Mut. Ben. Society	380 00			701 36		1,081 36			
Sons of Jacob Benevolent Society	3,000 00		13,000 00	6,139 17	130 70	22,269 87	54 00	647 92	701 92
Star of Italy Mut. Aid and Ben. Society	7,500 00			1,120 22		8,620 22		1,400 00	1,400 00
Star Mutual Benefit Society				1,241 15		1,241 15			
Theatrical Mutual Association (Hamilton)	1,500 00			64 67		1,564 67		75 00	75 00
Theatrical Mutual Association (Toronto)			17,400 00	9,937 01		27,337 01			
Toronto Civic Empl. Benevolent Assen.			10,500 00	2,515 91		13,015 91			
Toronto Hebrew Benevolent Society	5,000 00	1,250 00	7,398 02	1,070 75		14,718 77	323 00		323 00
Toronto Hydro-Electric System Empl. Mut. Ben. Society				2,162 37		2,162 37			
Toronto Independent Benevolent Assen.	2,000 00		1,500 00	2,348 00		5,848 00			
Toronto Musical Protective Assen.	28,000 00		69,100 00	17,251 04		114,351 04			
Toronto Typographical Union, No. 91			2,500 00	1,091 32		3,591 32			
Transportation Club of Toronto			6,987 10	904 17		7,891 27			
Ukrainian National Mut. Ben. Assen. of Ft. William	4,000 00			2,326 63		6,326 63			

Short Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ulga Mutual Benefit Society				1,609 05		1,609 05			
Union of Ukrainian Brotherhoods		1,500 00		8,063 60		9,563 60			
United Mutual Ben. Society of A. Pushkin				105 00		105 00			
Vitese Mutual Benefit Society				373 28		373 28			
Warsaw Lodzer Mut. Ben. Assen.	1,047 20			873 69		1,920 89			
Young Men's Hebrew Association	4,172 96	2,450 00	1,500 00	4,306 78		12,429 74			
Zion Benevolent Society	5,000 00		6,100 00	2,310 88		13,410 88			
Totals	156,392 71	337,322 90	606,902 92	372,612 66	11,406 54	1,484,637.73	2,303 05	18,865 93	21,168 98

Short Name of Society	EXPERIENCE				INCOME				
	Number reported at 31st Dec., 1935	Number of members who died during 1935 (**Members' wives; ††Members' parents)	Number of members sick during 1935	Number of weeks' sickness during 1935	Assessments, dues and fees	Interest	All other	Total	Received from investments
					$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Managers' Mut. Ben. Society	372	...	83	215	2,587 25	41 16	482 06	3,110 47	...
A. & P. (Toronto) Mutual Ben. Society	163	...	69	174	1,546 75	60	607 01	2,154 36	...
American Watch Case Co. Empl. M.W.A.	38	...	3	8	163 25	66 86	30 30	260 41	150 00
Army & Navy Veterans' Society, Hamilton	180	2	...	...	586 40	32 57	1,223 61	1,842 58	...
Army & Navy Veterans' Society, Toronto	230	4	...	...	368 55	248 69	247 55	864 79	1,250 00
Beaver Sick and Funeral Ben. Club	192	**1 2	22	80	1,378 75	...	...	1,378 75	...
Border Cities Italian Club Mut. Ben. Society	148	...	12	23	913 00	2 38	223 00	1,138 38	...
Brantford Carriage Co., Ltd., Relief Asscn.	150	...	27	125	859 50	12 23	...	871 73	...
Brantford Hungarian Mut. Ben. Society	153	...	55	158	1,613 00	152 74	12 00	1,777 74	...
Brantford Polish Mut. Ben. and Friendly Society	111	...	6	21	476 50	24 47	1,908 07	2,409 04	...
Brown Bros., Ltd., Employees' Sick Ben. Society	52	...	7	15	158 75	15 88	...	174 63	...
Brunner Mond Mut. Ben. Society	180	...	17	48	2,242 50	191 83	...	2,434 33	...
Canada Cycle & Motor Co., Ltd., Empl. Mut. Ben. Society	328	3	60	179	2,403 00	11 58	...	2,414 58	...
Canadian Acme Screw & Gear Empl. Mut. Ben. Society	850	3	400	560	5,208 25	27 62	250 00	5,485 87	...
Canadian Allis-Chalmers, Ltd., Empl. Mut. Ben. Society	360	2	48	152	1,935 25	13 66	21 00	1,969 91	...
Canadian General Electric, Ward St. Works Div., Empl. Mut. Ben. Society	291	1	48	172	1,537 25	19 19	...	1,556 44	...
Canadian Hebrew Benevolent Society	175	...	9	46	3,444 98	263 56	8 70	3,717 24	...
Canadian Nat. Expressmen's Sick Ben. Asscn.	1,135	14	157	640	6,874 00	688 12	...	7,562 12	...
Canadian Order of Rechabites	506	1	42	205	2,883 27	2,047 78	443 80	5,374 85	800 00
Canadian Pacific Expressmen's Sick Ben. Asscn.	1,452	12	251	1,110	10,640 00	259 15	...	10,899 15	...
Chemsel Mut. Ben. Asscn.	291	2	43	102	973 00	16 36	150 00	1,139 36	...
Citizens' Mut. Ben. Asscn.	80	...	...	...	300 00	...	...	300 00	...
Cobban Manfg. Co.'s Empl. Mut. Ben. Society	36	...	9	31	224 50	1 88	12 00	238 38	...
Cockshutt Plow Co. Empl. Relief Asscn.	425	2	35	259	1,341 50	12 21	1,341 50	2,695 21	...
Consumers' Gas Co.'s Empl. Mut. Ben. Society	538	8	72	450	4,259 10	...	500 00	4,759 10	...
Croatian Mut. Ben. Society	86	...	...	...	645 60	4 82	...	650 42	...
Czentoshower Aid Society	276	**1 1	27	126	5,385 62	392 29	124 20	5,902 11	...
Daughters of England Benevolent Society	6,403	40	589	2,511	35,632 07	2,751 04	3,934 97	42,318 08	...
Dominion Forge & Stamping Co. Empl. Mut. Ben. Asscn.	219	...	28	105	2,317 00	32 51	...	2,349 51	...
Dunlop Tire & Rubber Goods Empl. Mut. Ben. Society	582	1	149	331	3,488 50	34 79	...	3,523 29	...
Engineers' Mut. Ben. Fund	37	...	2	14	270 10	82 72	...	352 82	...
Evening Telegram Empl. Ben. Society	196	1	42	152	1,216 00	21 95	150 00	1,387 95	...
Foresters, Ancient Order of, Subsid. High Court	8,156	**46 142	...	...	45,625 32	18,237 21	28,114 38	91,976 91	32,642 61
Globe Printing Empl. Ben. Society	128	2	13	47	893 50	166 15	93	1,060 58	...
Grand Order of Israel Ben. Society	209	1	24	115	3,315 04	33 75	152 19	3,500 98	...
B. Greening Wire Co., Ltd., Empl. Ben. Society	351	1	24	51	470 10	156 71	...	626 81	...
Gutta Percha & Rubber Mfg. Co., Ltd., Empl. Sick Ben. Society	955	8	183	365	2,723 50	60 28	2 10	2,785 88	...
H.A. Mut. Ben. Association	1,504	6	900	1,061	11,626 54	70 61	239 57	11,936 72	...
Hamilton St. Stanislaus Mut. Ben. Society	78	2	8	25	517 00	52 60	73 01	642 61	...
Hebrew Friendly Society	80	1	11	47	570 00	61 56	755 70	1,387 26	...
Hebrew Sick Benefit Society	166	2	7	31	2,979 99	...	690 13	3,670 12	...
Hibernians, Ancient Order of	184	11	23	93	3,304 78	816 96	...	4,121 74	...
Imperial Varnish and Color Co. Sick Ben. Society	116	...	10	38	304 67	4 74	...	309 41	...
Independent Mut. Ben. Federation	1,749	2	268	798	10,508 82	33 43	1,164 46	11,706 71	...
Italian Brotherly Mut. Benevolent Society	164	...	44	179	1,731 00	31 58	...	1,762 58	...

Short Name of Society	EXPERIENCE				INCOME				
	Number reported at 31st Dec., 1935	Number of membe who died during 1935 (**Members' wives; ††Members' parents)	Number of members sick during 1935	Number of weeks' sickness during 1935	Assessments, dues and fees	Interest	All other	Total	Received from investments
					$ c.	$ c.	$ c.	$ c.	$ c.
Italian Mut. Ben. Society of Port Arthur	75	....	13	41	953 50	28 72	246 20	1,228 42	
Italo-Canadese Ben. Society	182	**2 4	49	246	2,693 33	29 69	19 25	2,742 27	....
Iwansker Mut. Ben. Society	80	1	3	14	1,113 28	8 00	409 46	1,530 74	....
Judean Benevolent and Friendly Society	314	**2 2	40	243	3,930 51	454 82	481 50	4,866 83	....
Kieltzer Sick Ben. Society	263	**1 1	11	48	4,416 93	142 70	545 50	5,105 13	4,000 00
Knights of Malta, Chap. General of Canada	251	3	47	93	522 90	263 95	143 65	930 50	....
Knights of Pythias, Grand Lodge of Ontario	2,975	46	152	875	22,843 69	2,419 10	3,871 78	29,134 57	224 05
Labour League Mut. Ben. Society	564	1	28	167	6,669 64	37 60	1,285 03	7,992 27	....
Lagover Mut. Ben. Society	132	....	3	14	989 17	....	569 81	1,558 98	....
Leaside Mut. Aid Society	92	....	14	51	537 50	1 48	....	538 98	....
Linitzer Sick Ben. Society	195	2	19	118	3,708 25	264 79	745 95	4,718 99	....
Loyal Orange Young Briton Lodge, No. 33	95	....	4	25	55 74	21 39	....	77 13	....
Loyal Order of Moose of Ontario	4,855	37	722	2,871	73,088 22	1,426 93	9,098 21	83,613 36	200 00
Loyal True Blue Association	7,078	81	....	....	3,282 87	2 96	687 38	3,973 21	....
MacLean Publishing Co., Ltd., Mech. Div., Mut. Ben. Assen.	195	....	56	139	1,264 46	94 52	841 46	2,200 44	....
Massey-Harris Co., Verity Works, Sick and Funeral Ben. Assen.	300	**3 2	55	192	809 50	107 22	689 16	1,605 88	....
Massey-Harris Empl. Ben. Assen. (Brantford)	665	**1 4	50	226	1,741 50	76 22	870 39	2,688 11	....
Massey-Harris (Toronto) Mut. Ben. Society	950	**3 6	91	322	2,612 25	12 95	841 00	3,466 20	....
Mozirer Sick Ben. Society	205	6	36	94	3,615 60	164 37	1,561 57	5,341 54	....
Mut. Ben. Society of Alumnae Assen., Victoria Hosp. School of Nursing	41	....	4	13	220 00	38 50	205 25	463 75	....
Mutual Masonic Compact of St. Catharines	216	5	....	....	719 09	6 17	....	725 26	....
National Cash Register Co.'s Empl. Ben. Society	273	....	34	74	1,086 20	58 30	....	1,144 50	....
National Slovak Mut. Ben. Society	508	2	178	469	6,747 35	112 09	3,579 11	10,438 55	....
Order of Sons of Italy Mut. Ben. Society	534	4	....	....	1,371 83	7 00	19 00	1,397 83	....
Ostrowetz Independent Mut. Ben. Society	102	....	7	37	1,586 96	50 52	689 45	2,326 93	....
Ottawa Hebrew Ben. Society	119	**1	6	12	682 50	74 75	196 51	953 76	....
Ottawa Typographical Union Sick Ben., No. 102	279	4	31	149	2,105 40	....	....	2,105 40	....
Polish Alliance Friendly Society of Canada	812	3	275	649	5,697 08	151 10	221 76	6,069 94	....
Polish Veterans' Mut. Ben. Society	72	....	3	22	198 50	19 43	17 43	235 36	....
Postal Ben. Assen. of Toronto	209	2	....	....	436 53	24 41	....	460 94	....
Pride of Israel Sick Ben. Society	571	**2 5	28	173	9,079 79	801 71	8,280 35	18,161 85	....
Provincial Grand Lodge (Manchester Unity) Independent Order of Oddfellows,	1,850	**6 13	345	2,296	36,747 26	9,068 74	1,788 91	47,604 91	....
Radomer Mut. Ben. Society	175	....	1	7	85 45	....	448 20	533 65	1,102 40
Rani Ghar Grotto Mut. Ben. Society	647	5	....	....	1,088 50	5 10	1,000 00	2,093 60	....
Rogers, Wm., Manfg. Co., Welfare Society	82	....	18	38	269 25	9 93	67 32	346 50	....
Ryerson Press Ben. Society	312	1	67	246	1,536 00	....	1,582 50	3,064 50	....
St. Albert Friendly Society	45	....	....	....	91 20	97 83	....	189 03	....
St. Boniface Ben. Society	225	6	43	146	954 05	209 09	80	1,163 94	....
St. David's Mut. Ben. Society	140	1	28	117	1,126 85	54 33	....	1,181 18	....
St. Joseph's Aid Society	82	2	13	72	334 50	73 68	....	408 18	....
Sawyer-Massey, Ltd., Empl. Mut. Ben. Assen.	65	2	16	89	398 55	48 01	....	446 56	....
Slingsby Manfg. Co., Ltd., Empl. Mut. Ben. Society	535	1	57	216	1,206 25	34 53	....	1,240 78	
Societe Figli d'Italia di Mutuo Soccorso St. Antonio d'Ottawa	138	1	22	97	796 14	332 22	....	1,128 36	....
Societe Italiana di Mutuo Soccorso Guglielmo Marconi	232	....	23	180	2,802 50	....	2,111 84	4,914 34	....
Societe Di Mutuo Soccorso Recalmutese, Hamilton	97	2	13	29	1,393 50	11 91	457 00	1,862 41	....

Societe Di Mutuo Soccorso Trinacria, Toronto	120	....		5	23	1,814 00	50 13	40	1,864 53	....
Sons and Daughters of Canadian Lithuanian Mut. Ben. Society	426		1	76	331	3,243 68	95 59	127 73	3,467 00	....
Sons and Daughters of Ireland Protestant Asscn.	998		9	2	10	2,722 20	829 67	2,456 39	6,008 26	3,000 00
Sons of David Mut. Ben. Society	108	....		24	77	991 23	2 21	805 39	1,798 83	....
Sons of Jacob Benevolent Society	396	**3	2	13	74	4,406 87	780 07	1,024 65	6,211 59	....
Star of Italy Mut. Aid and Ben. Society	92	**2		16	109	732 81	....	243 51	976 32	....
Star Mutual Ben. Society	278	....		40	210	2,470 40	16 30	....	2,486 70	....
Theatrical Mut. Asscn. (Hamilton)	52	....		2	10	126 50	1 60	190 00	318 10	....
Theatrical Mut. Asscn. (Toronto)	108		7	19	116	982 50	1,059 43	268 25	2,310 18	5,500 00
Toronto Civic Empl. Benevolent Asscn.	361		7	51	214	2,728 10	437 17	86 35	3,251 62	....
Toronto Hebrew Benevolent Society	249	**3	5	38	212	4,972 90	511 36	188 64	5,672 90	....
Toronto Hydro-Electric System Empl. Mut. Ben. Society	722		9	148	356	4,518 00	36 78	....	4,554 78	....
Toronto Independent Benevolent Asscn.	137	**1		11	47	2,268 95	108 89	413 41	2,791 25	....
Toronto Musical Protective Asscn.	1,454		6	45	272	15,329 35	3,143 95	5,866 52	24,339 82	....
Toronto Typographical Union, No. 91	1,092		14	103	585	3,696 83	206 27	....	3,903 10	....
Transportation Club of Toronto	316		3	....	....	1,799 00	309 32	341 40	2,449 72	....
Ukrainian National Mut. Ben. Asscn. of Ft. William	172	**1	2	15	73	1,220 85	30 37	1,260 93	2,512 15	....
Ulga Mut. Ben. Society	150	....		27	69	843 47	31 70	....	875 17	....
Union of Ukrainian Brotherhoods	310		2	55	193	2,312 71	264 85	4 00	2,581 56	....
United Mut. Ben. Society of A. Pushkin	16	....		2	39	249 60	....	15 00	264 60	....
Vitese Mut. Ben. Society	427		2	....	....	888 80	....	....	888 80	....
Warsaw Lodzer Mut. Ben. Asscn.	84		1	12	29	1,101 63	8 12	333 44	1,443 19	....
Young Men's Hebrew Asscn.	184	....		22	55	3,141 48	195 30	416 24	3,753 02	....
Zion Benevolent Society	170	**1	1	18	49	3,276 24	137 44	415 62	3,829 30	....
Totals	66,324	**80	603	7,176	24,925	467,891 62	52,299 50	100,838 84	621,029 96	48,869 06

Short Name of Society	EXPENDITURE							
	Expenses of management	Amount paid for funeral benefits during 1935	Amount paid for sick benefits during 1935	Amount paid for medical attendance during 1935	Amount paid for special relief during 1935	All other	Total	Paid for investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Managers' Mut. Ben. Society	1,835 92		1,643 00		10 00	81 75	3,570 67	
A. & P. (Toronto) Mut. Ben. Society	31 95		1,591 00			393 86	1,996 81	
American Watch Case Co. Empl. M.W.A.	16 10	50 00	64 88			9 00	139 98	
Army and Navy Veterans Society, Hamilton	645 90	200 00		204 11	297 44	503 11	1,850 56	
Army & Navy Veterans Society, Toronto	476 08	150 00			189 60	32 85	848 53	
Beaver Sick and Funeral Ben. Society	127 42	245 00	386 39			575 75	1,334 56	
Border Cities Italian Club Mut. Ben. Society	175 40		161 00	149 50	51 00		536 90	
Brantford Carriage Co., Ltd., Relief Assen.	67 51		877 25				944 76	
Brantford Hungarian Mut. Ben. Society	238 85		914 41				1,153 26	
Brantford Polish Mut. Ben. and Friendly Society	655 97		105 00	32 50			793 47	1,984 66
Brown Bros., Ltd., Employees' Sick Ben. Society	16 25		133 31				149 56	
Brunner Mond Mut. Ben. Society	34 47		386 29	1,080 00			1,500 76	
Canada Cycle & Motor Co., Ltd., Empl. Mut. Ben. Society	205 00	90 00	896 39	770 00	54 00	385 25	2,400 64	
Canadian Acme Screw and Gear Empl. Mut. Ben. Society	228 90	150 00	3,360 00	1,335 00			5,073 90	
Canadian Allis-Chalmers, Ltd., Empl. Mut. Ben. Society	270 50	200 00	910 82	498 00		214 65	2,093 97	
Canadian General Electric, Ward St. Works Div., Empl. Mut. B.S.	89 25	100 00	968 36	436 50			1,594 11	
Canadian Hebrew Benevolent Society	998 36	23 00	368 00	806 00		2,171 47	4,366 83	
Canadian Natl. Expressmen's Mut. Ben. Society	565 39	2,800 00	3,840 61				7,206 00	
Canadian Order of Rechabites	1,915 90	100 00	1,127 46	438 21	52 54	43 00	3,677 11	
Canadian Pacific Expressmen's Sick Ben. Assen.	804 79	1,800 00	7,770 00				10,374 79	
Chemsel Mut. Ben. Society	71 03	100 00	918 00				1,089 03	
Citizens' Mut. Ben. Assen.	60 00						60 00	
Cobban Manufacturing Co.'s Empl. Mut. Ben. Society	35 00		189 00			15 00	239 00	
Cockshutt Plow Co. Empl. Relief Assen.	243 06	200 00	1,556 00		50 00		2,049 06	
Consumers' Gas Co.'s Empl. Mut. Ben. Society	214 36	1,200 00	2,251 45	820 86			4,486 67	
Croatian Mut. Ben. Society	176 58		50 00				226 58	
Czentoshower Aid Society	1,460 83	300 00	1,142 00	1,320 49		2,211 19	6,434 51	
Daughters of England Benevolent Society	19,764 69	1,960 00	6,577 54	10,048 91		909 00	39,260 14	4,152 00
Dominion Forge & Stamping Co. Empl. Mut. Ben. Assen.	19 80		1,174 00			649 66	1,843 46	
Dunlop Tire & Rubber Goods Empl. Mut. Ben. Society	390 10	100 00	2,007 62	1,016 75			3,514 47	
Engineers' Mut. Ben. Fund	45 38		97 00				142 38	
Evening Telegram Empl. Ben. Society	116 59	100 00	912 00				1,128 59	
Foresters, Ancient Order of, Subsidiary High Court	28,514 21	15,350 00	18,032 95	257 00		5,123 91	67,278 07	65,206 91
Globe Printing Empl. Ben. Society	360 72	200 00	282 00			44 25	886 97	
Grand Order of Israel Ben. Society	1,376 70	200 00	675 00	213 78		1,141 45	3,606 93	
B. Greening Wire Co., Ltd., Empl. Ben. Society	138 40	40 00	254 37				432 77	
Gutta Percha & Rubber Manfg. Co., Ltd., Empl. Sick Ben. Society	201 48	1,200 00	1,829 00			40 00	3,270 48	
H.A. Mut. Ben. Association	367 54	600 00	7,426 00	3,803 88		273 00	12,470 42	
Hamilton St. Stanislaus Mut. Ben. Society	102 82	200 00	175 00			12 25	490 07	
Hebrew Friendly Society	516 21	219 50	282 00	302 50	18 00		1,338 21	
Hebrew Sick Ben. Society	2,491 71	360 65	248 00	436 00			3,536 36	200 00
Hibernians, Ancient Order of	1,877 74	2,200 00	465 00	177 00	30 30	676 50	5,426 54	
Imperial Varnish & Color Co. Sick Ben. Society	52 34	171 82					224 16	
Independent Mut. Ben. Federation	3,990 33	400 00	4,884 70	22 00		1,409 64	10,706 67	
Italian Brotherly Mut. Benevolent Society	204 90		1,225 00	270 50		55 00	1,785 40	
Italian Mut. Ben. Society of Port Arthur	444 62		250 00	200 25			894 87	272 16
Italian-Canadese Ben. Society	306 47	820 00	1,971 09	393 00			3,490 56	

Iwansker Mut. Ben. Society	265 64	40 00	84 00	279 00	36 60	279 47	984 71	
Judean Benevolent and Friendly Society	1,856 51	509 00	1,350 73	623 50	582 44	351 75	5,273 93	
Keiltzer Sick Ben. Society	947 80	275 50	432 00	1,247 00		1,799 09	4,701 39	257 00
Knights of Malta, Chap. General of Canada	571 20	300 00			251 22		1,122 42	
Knights of Pythias, Grand Lodge of Ontario	25,080 29	1,725 04	3,372 11	1,059 38	1,231 46		32,468 28	3,706 20
Labour League Mut. Ben. Society	3,190 15	141 00	1,264 15	1,825 50	293 18	205 00	6,918 98	
Lagover Mut. Ben. Society	757 07	10 05	106 50	194 00	56 95	113 48	1,238 05	
Leaside Mutual Aid Society	118 44	357 00					475 44	
Linitzer Sick Ben. Society	1,017 34	325 25	1,494 00	752 00	120 00		3,708 59	
Loyal Orange Young Briton Lodge, No. 33	32 36		75 00				107 36	
Loyal Order of Moose of Ontario	59,847 80	3,200 00	18,760 00	892 99		1,934 63	84,635 42	4,850 00
Loyal True Blue Association	2,467 41	1,900 00					4,367 41	
MacLean Publishing Co., Ltd., Mech. Div., Mut. Ben. Assen.	18 63		1,755 15				1,773 78	
Massey-Harris Co., Verity Works, Sick and Funeral Ben. Assen.	147 04	210 00	1,149 33				1,506 37	1,106 66
Massey-Harris Empl. Ben. Assen. (Brantford)	148 33	450 00	1,998 75				2,597 08	
Massey-Harris (Toronto) Ben. Society	667 20	660 00	1,673 00				3,000 20	
Mozirer Sick Ben. Society	627 60	793 45	1,022 00	1,345 60		2,620 30	6,408 95	
Mut. Ben. Society of Alumnae Assen., Victoria Hosp. School of Nursing	30 95		134 29				165 24	
Mutual Masonic Compact of St. Catharines	122 04	500 00					622 04	
National Cash Register Co.'s Empl. Ben. Society	50 10		702 15			62 82	815 07	
National Slovak Mut. Ben. Society	4,424 43	400 00	4,549 00				9,373 43	
Order of Sons of Italy Mut. Ben. Society	140 01	800 00					940 01	
Ostrowetz Independent Mut. Ben. Society	829 31	30 00	408 50	704 50			1,972 31	
Ottawa Hebrew Ben. Society	421 37		48 00	40 00		315 90	825 27	500 00
Ottawa Typographical Union Sick Ben., No. 102			1,490 00		104 80		1,594 80	
Polish Alliance Friendly Society of Canada	1,508 06	400 00	4,543 00	418 17			6,869 23	2,000 00
Polish Veterans' Mut. Ben. Society	34 30		110 00	15 00			159 30	
Postal Ben. Assen. of Toronto	89 15	300 00					389 15	
Pride of Israel Sick Ben. Society	2,180 10	1,705 52	2,576 00	1,925 50	1,220 75	6,707 97	16,315 84	
Prov. Grand Lodge (Manchester Unity), Independent Order of Oddfellows	8,847 97	2,424 04	13,947 29	3,037 87	263 63	12,927 90	41,448 70	
Radomer Mut. Ben. Society	206 71		63 00	214 45			484 16	
Rani Ghar Grotto Mut. Ben. Society	123 59	1,000 00					1,123 59	
Rogers, Wm., Manfg. Co. Welfare Society	40 69		233 00				273 69	
Ryerson Press Ben. Society	40 00	200 00	2,120 70	3 00		5 00	2,350 70	
St. Albert Friendly Society	92 21					14 50	106 71	
St. Boniface Ben. Society	136 00	180 00	729 20		2 50		1,047 70	
St. David's Mut. Ben. Society	137 20	75 00	588 23	112 80		193 00	1,106 23	
St. Joseph's Aid Society	44 00	120 00	235 50			110 00	509 50	
Sawyer-Massey, Ltd., Empl. Mut. Ben. Assen.	59 50	100 00	401 50				561 00	
Slingsby Manfg. Co., Ltd., Empl. Mut. Ben. Society	159 11		1,157 65				1,316 76	
Societe Figli d'Italia di Mutuo Soccorso St. Antonio d'Ottawa	380 16	140 00	488 82	45 00	38 00		1,091 98	500 00
Societe Italiana di Mutuo Soccorso Guglielmo Marconi	601 41		1,084 00	441 00		2,643 95	4,770 36	
Societe di Mutuo Soccorso Recalmutese, Hamilton	305 27	410 00	145 00	185 00			1,045 27	2,400 00
Societe di Mutuo Soccorso Trinacria, Toronto	793 99		115 00	270 00	17 00	284 00	1,479 99	
Sons and Daughters of Canadian Lithuanian Mut. Ben. Society	447 26	120 00	2,539 00	2 00			3,108 26	
Sons and Daughters of Ireland Protestant Assen.	1,445 00	900 00	25 50	677 65	307 53	1,171 25	4,526 93	4,921 83
Sons of David Mut. Ben. Society	390 31		568 00	281 44	120 00	150 25	1,510 00	230 00
Sons of Jacob Benevolent Society	1,026 92	587 50	616 25	1,172 70	265 00	1,275 34	4,943 71	1,000 90
Star of Italy Mut. Aid and Ben. Society	326 36		386 21	184 06	42 00	10 03	948 66	
Star Mut. Ben. Society	121 60		2,388 00				2,509 60	
Theatrical Mut. Assen. (Hamilton)	145 36		50 00	41 64		234 04	471 04	
Theatrical Mut. Assen. (Toronto)	1,094 69	1,400 00	796 00	184 50	199 00	60 00	3,734 19	
Toronto Civic Empl. Benevolent Assen.	1,528 80	1,050 00	718 50	322 51	12 15		3,631 96	
Toronto Hebrew Benevolent Society	1,046 69	554 50	1,931 50	1,155 70	528 69	1,640 06	6,857 14	
Toronto Hydro-Electric System Empl. Mut. Ben. Society	313 34	1,800 00	2,497 00			78 30	4,688 64	
Toronto Independent Benevolent Assen.	687 97	82 95	380 00	316 85	184 75	906 26	2,558 78	
Toronto Musical Protective Assen.	12,564 79	600 00	816 00		668 65	4,369 58	19,019 02	
Toronto Typographical Union, No. 91	127 25	700 00	3,510 00		161 65	15 00	4,513 90	
Transportation Club of Toronto	1,565 82	200 00					1,765 82	1,528 36
Ukrainian National Mut. Ben. Assen. of Ft. William	855 63	144 00	184 00	152 75		439 70	1,776 08	

Short Name of Society	EXPENDITURE							
	Expenses of management	Amount paid for funeral benefits during 1935	Amount paid for sick benefits during 1935	Amount paid for medical attendance during 1935	Amount paid for special relief during 1935	All other	Total	Paid for investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ulga Mut. Ben. Society	73 15	....	774 00	6 00	....	....	853 15	....
Union of Ukrainian Brotherhoods	758 75	150 00	1,189 00	246 00	....	....	2,343 75	....
United Mutual Ben. Society of A. Pushkin	165 05	....	135 00	16 00	....	3 55	319 60	....
Vitese Mut. Ben. Society	340 52	175 00	....	....	....	....	515 52	....
Warsaw Lodzer Mut. Ben. Asscn.	507 27	236 05	223 00	271 88	....	....	1,238 20	....
Young Men's Hebrew Asscn.	799 42	....	440 00	720 50	147 50	589 25	2,696 67	910 46
Zion Benevolent Society	1,652 47	368 95	421 00	490 50	380 55	433 81	3,747 28	....
Totals	220,486 38	60,579 77	171,385 40	46,906 68	7,988 88	58,896 72	566,243 83	95,727 14

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
A. & P. (Toronto) Managers' Mutual Benefit Society	1929	Toronto	G. Jones	F. J. Beeson	Toronto
A. & P. (Toronto) Mutual Benefit Society	1934	Toronto	John M. Shotton	Margaret Macleod	Port Credit
American Watch Case Company Employees' Mutual Welfare Association	1919	Toronto	W. G. M. Gallinger	A. Jessman	Toronto
Army and Navy Veterans' Society of Hamilton, His Majesty's	1889	Hamilton	John Wharrie	Wm. C. Wardley	Hamilton
Army and Navy Veterans' Society of Toronto, His Majesty's	1887	Toronto	W. J. Durrant	F. A. Woolford	Toronto
Beaver Sick and Funeral Benefit Club	1917	Toronto	Wm. Chisholm	Henry Page	Toronto
Border Cities Italian Club Mutual Benefit Society	1933	Windsor	P. Marchini	A. Ferrario	Windsor
Brantford Carriage Company Relief Association	1920	Brantford	Geo. Reeve	F. T. Brydges	Brantford
Brantford Hungarian Mutual Benefit Society	1913	Brantford	G. Kirchlechner	Joseph Tamas	Brantford
Brantford Polish Mutual Benefit and Friendly Society	1932	Brantford	Wm. Kowal	J. Kurknik	Brantford
Brown Brothers', Limited, Employees' Sick Benefit Society	1898	Toronto	A. G. Potts	J. E. Lamb	Toronto
Brunner Mond Mutual Benefit Society	1918	Amherstburg	T. G. Barrington	H. M. Stancliff	Amherstburg
Canada Cycle and Motor Company, Limited, Employees' Mutual Benefit Society	1918	Weston	Geo. P. Argo	Percy Knight	Weston
Canadian Acme Screw and Gear Employees' Mutual Benefit Society	1920	Toronto	Geo. Priest	Frank J. McGlashan	Toronto
Canadian Allis-Chalmers, Limited, Employees' Mutual Benefit Society	1897	Toronto	F. J. Boyes	J. McIntyre	Toronto
Canadian General Electric, Ward St. Works Division, Employees' Sick Benefit Society	1920	Toronto	P. Cockfield	H. M. Robinson	Toronto
Canadian Hebrew Benevolent Society	1920	Toronto	Wm. Sacks	J. Schein	Toronto
Canadian National Expressmen's Mutual Benefit Association	1890	Toronto	R. H. Jones	Wm. T. Murphy	Toronto
Canadian Order of Rechabites	1912	Toronto	Jas. Paterson	A. Carmichael	Toronto
Canadian Pacific Expressmen's Sick Benefit Association	1890	Toronto	G. R. Jones	J. Donaldson	Toronto
Chemsal Mutual Benefit Society	1932	Windsor	Wm. Jewell	Jas. Haliburton	Windsor
Citizens' Mutual Benefit Association	1933	Windsor	Leonard F. Bedal	Lawson C. Clouse	Windsor
Cobban Manufacturing Company's Employees' Mutual Benefit Society	1889	Toronto	Geo. Crosbie	John S. Hunter	Toronto
Cockshutt Plow Company, Limited, Employees' Relief Association	1899	Brantford	Frank Hartley	F. Elliott	Brantford
Consumers' Gas Company's Employees' Mutual Benefit Society	1918	Toronto	Geo. Leggett	Chris J. Kennedy	Toronto
Croatian Mutual Benefit Society of Canada	1933	Schumacher	J. Krznaric	K. Borusic	Schumacher
Czentoshower Aid Society	1914	Toronto	M. Tarnowsky	J. Potash	Toronto
Daughters of England Benevolent Society of Canada	1890	Burlington	Mrs. G. Shawcross	Wm. E. Miller	Burlington
Dominion Forge and Stamping Company, Limited, Employees' Mutual Benefit Assсn.	1920	Walkerville	A. W. Porter	E. A. Lacroix	Windsor
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	Jas. D. Neville	L. P. Arlett	Toronto
Engineers' Mutual Benefit Fund	1925	Toronto	F. W. Baill	W. T. Gilmour	Toronto
Evening Telegram Employees' Benefit Society	1912	Toronto	T. J. Porter	A. N. MacDonald	Toronto
Foresters, Ancient Order of, Subsidiary High Court of Dominion of Canada	1892	Toronto	A. E. Harlock	W. T. McDowell	Toronto
Globe Printing Company Employees' Benefit Society	1885	Toronto	Lawrence Mason	Geo. Cashman	Toronto
Grand Order of Israel Benefit Society	1908	Hamilton	Sidney Alexander	J. Freedman	Hamilton
B. Greening Wire Company, Limited, Employees' Benefit Society	1910	Hamilton	J. Child	G. S. Battram	Hamilton
Gutta Percha and Rubber Manufacturing Company of Toronto, Limited, Employees' Sick Benefit Society	1901	Toronto	A. Fisher	S. F. Wrathall	Toronto
H.A. Mutual Benefit Association	1918	Toronto	Mrs. M. Gordon	G. Mountford	Toronto
Hamilton St. Stanislaus Mutual Benefit Society	1912	Hamilton	L. Galuszka	A. Monczka	Hamilton
Hebrew Friendly Society	1907	Toronto	H. Freedman	S. Pearlman	Toronto
Hebrew Sick Benefit Society	1910	Toronto	H. Korenblum	S. Dillick	Toronto
Hibernians, Ancient Order of	1888	Ottawa	P. W. Falvey	Wm. Ryder	Ottawa
Imperial Varnish and Color Company Sick Benefit Society	1911	Toronto	F. Lancaster	J. White	Toronto
Independent Mutual Benefit Federation	1928	Toronto	Nick Pasztor	Joseph Magyar	Toronto
Italian Brotherly Mutual Benefit Association	1924	Toronto	F. Marrocco	Flore Contini	Toronto
Italian Mutual Benefit Society of Port Arthur	1929	Port Arthur	V. Scorcello	F. Folino	Port Arthur
Italo-Canadese Benefit Society	1919	Toronto	G. Altilia	N. Costarella	Toronto
Iwansker Mutual Benefit Society	1931	Toronto	Max Myers	M. Blemenfeld	Toronto
Judean Benevolent and Friendly Society	1919	Toronto	S. Cohen	P. Caplan	Toronto
Keiltzer Sick Benefit Society	1913	Toronto	S. Lotman	N. Yasny	Toronto
Knights of Malta, Chapter General of Canada	1910	Toronto	W. H. Richardson	J. B. Pugh	Toronto

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
Knights of Pythias, Grand Lodge of Ontario	1872	Toronto	Bert. Freed	Alex. Coulter	Toronto
Labour League Mutual Benefit Society	1927	Toronto	Sam. Lipshitz	M. Ravid	Toronto
Lagover Mutual Sick Benefit Society	1932	Toronto	S. Persiko	H. Perl	Toronto
Leaside Mutual Aid Society	1923	Toronto	W. G. Gray	Edward Flowers	Toronto
Linitzer Sick Benefit Society	1913	Toronto	A. Book	I. Berman	Toronto
Loyal Orange Young Briton Lodge, No. 33	1873	Ottawa	Jas. S. Duncan	Clarence Wright	Ottawa
Loyal Order of Moose of Ontario	1917	Toronto	H. D. Taylor	N. G. Heyd	Toronto
Loyal True Blue Association	1878	Toronto	N. W. Bevan	Jas. A. Stewart	Toronto
MacLean Publishing Company, Limited, Mechancial Division, Mutual Benefit Asscn.	1923	Toronto	Frank Brocklebank	Frank Austen	Toronto
Massey-Harris Company, Verity Works, Sick and Funeral Benefit Association	1899	Brantford	Sam'l McCreary	Fred A. Box	Brantford
Massey-Harris Company, Limited, Brantford, Employees' Benefit Association	1885	Brantford	Cyril Mavin	E. E. Uptgrove	Brantford
Massey-Harris (Toronto) Employees' Mutual Benefit Society	1883	Toronto	R. Gordon	John Wood	Toronto
Mozirer Sick Benefit Society	1905	Toronto	H. L. Mangel	H. Massey	Toronto
Mutual Benefit Society of Alumnae Association, Victoria Hospital School of Nursing	1932	London	Miss M. M. Jones	Miss Marg. F. Wilson	London
Mutual Masonic Compact of St. Catharines	1871	St. Catharines	Fred. W. Graham	A. E. Combs	St. Catharines
National Cash Register Employees' Benefit Society	1907	Toronto	R. G. Craig	W. T. Rose	Toronto
National Slovak Mutual Benefit Society	1934	Kirkland Lake	O. M. Klima	G. Suroffsky	Kirkland Lake
Oddfellows, Independent Order of, Grand Lodge of Ontario	1929	Toronto	J. P. F. Williams	Wm. Brooks	Toronto
Order of Sons of Italy of Ontario Mutual Benefit Society	1928	Toronto	T. Zambri	Rev. L. Sauro	Toronto
Ostrowetz Independent Mutual Benefit Society	1925	Toronto	Louis Starkman	Nathan Speisman	Toronto
Ottawa Hebrew Benefit Society	1912	Ottawa	L. Fine	H. Goldenberg	Ottawa
Ottawa Typographical Union, No. 102	1876	Ottawa	P. M. Draper	W. L. Mahoney	Ottawa
Polish Alliance Friendly Society of Canada	1907	Toronto	A. Peikarz	K. M. Gutswaci	Toronto
Polish Veterans' Mutual Benefit Society	1930	Toronto	Jan Sarnecki	Stanislaus Wuicik	Toronto
Postal Benefit Association of Toronto	1907	Toronto	R. A. Dixon	D. S. McGlade	Toronto
Pride of Israel Sick Benefit Society	1905	Toronto	Z. Enchin	I. Naftolin	Toronto
Provincial Grand Lodge (Manchester Unity), Independent Order of Oddfellows	1887	Toronto	P. C. Hodson	E. Hewitt	Toronto
Radomer Mutual Benefit Society	1935	Toronto	I. Green	A. Glass	Toronto
Rani Ghar Grotto Mutual Benefit Society	1934	Toronto	John E. Carter	Chas. M. Carric	Toronto
Rogers, Wm., Manufacturing Company Welfare Society	1919	Niagara Falls	Wm. McGahey	M. Thompson	Niagara Falls
Ryerson Press Benefit Society	1921	Toronto	R. Whittaker	T. O. Pourie	Toronto
St. Albert Friendly Society	1909	Renfrew	Adam Pataski	Harold Prince	Renfrew
St. Boniface Benefit Society	1892	Kitchener	Geo. Lachenbauer	Alex. Wey	Waterloo
St. David's Mutual Benefit Society	1911	Toronto	S. G. Davies	J. B. Whiteley	Toronto
St. Joseph's Aid Society of Formosa	1887	Formosa	Frank Beninger	Isadore Gfroerer	Formosa
Sawyer-Massey Company, Limited, Employees' Mutual Benefit Association	1911	Hamilton	John F. Bates	Thos. Holt	Hamilton
Slingsby Manufacturing Company, Limited, Employees' Sick Benefit Association	1920	Brantford	Chas. Craft	Chas. M. Sandison	Brantford
Societa Figli d'Italia di Mutuo Soccorso St. Antonia, Ottawa	1907	Ottawa	G. Constantini	L. Scarcella	Ottawa
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	1917	Sault Ste. Marie.	Fred Barsanti	Ilvio Vannini	Sault Ste. Marie
Societa di Mutuo Soccorso Recalmutse, Hamilton	1918	Hamilton	Galogero Figliola	Angelo Unelli	Hamilton
Societa di Mutuo Soccorso la Trinacria, di Toronto	1914	Toronto	Joe Lo Presto	Guiseppe Amodeo	Toronto
Sons and Daughters of Canadian-Lithuanian Mutual Benefit Society	1912	Toronto	J. Keveza	K. Neruzevicious	Toronto
Sons and Daughters of Ireland Protestant Association	1890	Toronto	T. Brown	Jas. Steele	Toronto
Sons of David Mutual Benefit Society	1933	Toronto	M. Prousky	M. Burgess	Toronto
Sons of Jacob Benevolent Society	1918	Toronto	B. Goldstein	Roy Shapiro	Toronto
Star of Italy Mutual Aid and Benevolent Society	1918	Niagara Falls	Andrea Pesce	Sandy Thomas	Niagara Falls
Star Mutual Benefit Society	1926	Toronto	Geo. D. Wallace	N. H. Coulter	Toronto
Theatrical Mutual Association of Hamilton	1907	Hamilton	Wm. Shaw	H. C. Stroud	Hamilton
Theatrical Mutual Association of Toronto	1886	Toronto	A. M. Lobraico	C. W. Leake	Toronto
Toronto Civic Employees' Benevolent Association	1890	Toronto	A. Dunn	W. J. Cox	Toronto
Toronto Hebrew Benevolent Society	1899	Toronto	Max Smith	M. Fromstein	Toronto
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	Jos. Clark	J. W. Spruit	Toronto

Toronto Independent Benevolent Association	1911	Toronto	S. Hirchoran	Dr. L. Lockhart	Toronto
Toronto Musical Protective Association	1894	Toronto	Wm. M. Murdoch	Arthur Dowell	Toronto
Toronto Typographical Union, No. 91	1894	Toronto	Wm. R. Lucas	John A. Kelly	Toronto
Transportation Club of Toronto	1913	Toronto	J. E. Coulter	Wm. G. Hamilton	Toronto
Ukrainian National Mutual Benefit Association of Fort William	1933	Ft. William	P. Humeniuk	A. Hrycyk	Ft. William
Ulga Mutual Benefit Society	1924	Toronto	Harry Peleck	Mike Nowak	Toronto
Union of Ukrainian Brotherhoods	1911	Toronto	Wm. Isaryk	John Bartoch	Toronto
United Mutual Benefit Society of A. Pushkin	1931	Toronto	N. Yasinski	E. Zabudsky	Toronto
Vitese Mutual Benefit Society	1935	Toronto	Geo. Somine	Wm. Parise	Toronto
Warsaw Lodzer Mutual Benefit Association	1929	Toronto	I. Cohen	Mrs. M. Goshinsky	Toronto
Young Men's Hebrew Association	1908	Toronto	H. Stanley	Harry Bocknek	Toronto
Zion Benevolent Society	1910	Toronto	S. M. Ross	P. J. Isaacson	Toronto

F

COMPANIES NOT WITHIN A, B, C, D, and E

F

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STE. HYACINTHE, QUE.

Officers.—President, Hon. Alfred Leduc; Vice-President, Irenee Auclaire; Secretary, T. A. St. Germain; General Manager, T. A. St. Germain; Assistant General Manager, L. C. Vallie; Treasurer, T. A. St. Germain.

Directors.—J. E. Phaneuf, Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Morin, Irenee Auclaire, Ovila Demers, T. A. St. Germain, Hon. E. L. Patenaude, Lucien St. Germain.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 20, 1928.

Capital stock paid in cash	$124,000
Total assets	1,597,152
Total liabilities	184,134
Surplus protection of policyholders	1,413,017

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$110,678
Premiums—Total business (net)	379,571
Claims—Ontario (net)	35,221
Claims—Total business (net)	133,077

MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, R. O. McCulloch, Galt; Vice-President, L. L. Lang, Kitchener; General Manager, W. H. Somerville, Waterloo; Secretary, H. M. Cook.

Directors.—R. O. McCulloch, Galt; L. L. Lang, Kitchener; G. B. Gordon, Montreal, Que.; W. G. Watson, Toronto; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Glyn Osler, K.C., Toronto; W. G. Murrin, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, Halifax, N.S.; E. G. Long, K.C., Toronto; T. A. Russell, Toronto; W. H. Somerville, Waterloo, Ont.; Hon. J. E. Perrault, K.C., Arthabaska, Que.; C. F. Sise, Montreal; C. H. Houson, Chatham, Ont.

Date of Incorporation.—1867. *Date commenced business in Canada.*—1870.

Total assets	$152,637,157
Ontario business in force (gross)	274,926,469
Total business in force (gross)	527,372,186

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$8,626,557
Premiums—Total business (net)	17,772,449
Death Claims and Disability—Ontario (net)	1,750,517
Death Claims and Disability—Total business (net)	3,416,371

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, T. Bradshaw; Vice-Presidents, C. W. I. Woodland, Frank A. Rolph, A. J. Mitchell; Secretary, W. G. Gallow; General Manager, D. E. Kilgour, F.A.S.

Directors.—C. L. Burton, F. S. Corrigan, Hon. G. S. Henry, A. J. Mitchell, C. W. I. Woodland, T. Bradshaw, W. B. Taylor, D. E. Kilgour, F. A. Rolph, all of Toronto, Ont.; Hon. L. A. Taschereau, Quebec, P.Q.; G. H. A. Montgomery, Montreal, Que.; E. W. Kneeland, Winnipeg; Hector McInnes, K.C., Halifax, N.S.; W. E. Buckingham, K.C., Guelph.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—January 10, 1881.

Assets in Canada	$50,856,222
Ontario business in force (gross)	71,815,572
Canadian business in force (gross)	188,266,906

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$2,354,702
Premiums—Canada (net)	6,763,801
Claims—Ontario (net)	512,108
Claims—Canada (net)	1,090,182

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

HEAD OFFICE, SHERBROOKE, QUE.

Incorporated.—September 1, 1835. *Date commenced business.*—September 1, 1835. *In the Province.*—January 1, 1928.

Officers.—President, Hon. Jacob Nicol; Vice-President, C. B. Howard, M.P. Secretary-Treasurer, J. G. Armitage.

Directors (as at date of filing statement).—Amédée Caron, M.P.P., A. E. Curtis, Chas. B. Howard, M.P., Walter G. Hunt, F. W. McCrea, N. R. Mitchell, Hon. Jacob Nicol, F. J. Southwood, T. A. St. Germain.

Auditors.—J. H. Bryce, C.P.A.

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*See note on page 1.

Statement for Year Ending 31st December, 1935

Capital Stock

Amount of capital stock authorized, $200,000.
Number of shares, 2,000. Par value, $100.

	Amount Subscribed for	Amount Paid in Cash
Capital stock at beginning of year	$200,000 00	$143,000 00
Calls on capital received during year	Nil	7,000 00
Capital stock at end of year	$200,000 00	$150,000 00

Assets

Book value of real estate:		
Office premises		$28,994 06
Held for sale		74,162 79
Mortgage loans on real estate:		
First mortgages	$172,703 00	
Agreements for sale	26,999 71	
		199,702 71
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$561,745 70	
In default	56,189 30	
		617,935 00
Cash on hand and in banks:		
On hand at Head Office	$3,141 60	
In chartered banks of Canada in Canada	74,424 05	
		77,565 65
Interest due, $1,201.06; accrued, $9,824.75	$11,025 81	
Rents due	506 36	
		11,532 17
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935	$50,339 60	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935	8,533 13	
		61,323 08
Amount due from reinsurance on losses already paid		7,272 79
Total Admitted Assets		$1,076,037 90

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims	$1,064 15	$7,776 74	$8,840 89
Total net reserve, carried out at 100% thereof	64,355 89	164,803 66	229,159 55
Expenses due and accrued			10,898 51
Taxes due and accrued			727 97
Reinsurance premiums			7,321 08
Total Liabilities (excluding capital stock)			$256,948 00
Capital stock paid in cash		$150,000 00	
Surplus or deficit in profit and loss account		669,089 90	
Excess of assets over liabilities (surplus for protection of policyholders)			819,089 90
Total Liabilities			$1,076,037 90

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$89,981 81	$206,064 94	$296,046 75
Reserve of unearned premiums (100%):			
At beginning of year	$59,148 62	$141,137 46	$200,286 08
At end of year	64,355 89	164,803 66	229,159 55
Increase	$5,207 27	$23,666 20	$28,873 47
Net premiums earned	$84,774 54	$182,398 74	$267,173 28
Net losses and claims incurred	$31,630 75	$69,498 95	$101,129 70
Net adjustment expenses	1,264 48	3,985 62	5,250 10
Commissions	30,683 60	29,272 99	59,956 59
Taxes (excluding taxes on real estate)	1,619 51	11,458 36	13,077 87
Salaries, fees and travelling expenses	....	28,740 91	28,740 91
All other expenses			11,797 56
Total claims and expenses			$219,952 73
Underwriting profit			$47,220 55

Profit and Loss Account—*Continued*

Other revenue:		
Interest earned	$37,315 57	
Rents earned	1,613 52	
		38,929 09
Other expenditure:		
Loss on sale of securities and real estate	$6,902 00	
Investment administration expense	5,000 00	
		11,902 00
Net Profit for the Year		$74,247 64

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year		$733,490 65
Increase in paid-in capital stock	$7,000 00	
Net profit for the year brought down	74,247 64	
		81,247 64
		$814,738 29
Dividends declared to shareholders		14,150 00
		$800,588 29
Add decrease in unadmitted assets		18,501 61
Surplus of Assets over Liabilities (excluding capital stock) at End of Year		$819,089 90

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1934	$18,848,448 45	$37,608,739 78	$56,457,188 23
Taken in 1935, including renewed	15,356,469 71	35,283,696 96	50,640,166 67
Totals	$34,204,918 16	$72,892,436 74	$107,097,354 90
Ceased in 1935, including renewed	14,720,500 83	31,915,614 84	46,636,115 67
Gross in force, December 31, 1935	$19,484,417 33	$40,976,821 90	$60,461,239 23
Reinsurance in force, December 31, 1935	5,106,841 29	14,550,713 03	19,657,554 32
Net in Force, December 31, 1935	$14,377,576 04	$26,426,108 87	$40,803,684 91

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	153,417 73	132,782 62	122,780 46	163,419 89	37,325 51	126,094 38
Elsewhere	412,253 43	366,324 71	322,709 92	455,868 22	143,834 14	312,034 08
Totals	565,671 16	499,107 33	445,490 38	619,288 11	181,159 65	438,128 46

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Dominion of Canada Refunding Loan, 4%, 1945	$20,500 00	$19,782 50
Dominion of Canada Refunding Loan, 3½%, 1949	52,000 00	50,180 00
Dominion of Canada, 4%, 1952	50,000 00	46,725 00
Manitoba Province, 5½%, 1955	10,000 00	9,800 00
Quebec Province, 4½%, 1956	4,000 00	3,904 40
Quebec Province, 4½%, 1956	1,000 00	976 10
Quebec Province, 4¼%, 1958	35,000 00	34,125 00
Quebec Province, 4¼%, 1958	14,000 00	13,650 00
Quebec Province, 4¼%, 1958	6,000 00	5,850 00
Quebec Province, 4¼%, 1958	25,000 00	24,375 00
Frères de la Charite, 5%, 1951	2,000 00	1,905 60
Frères de la Charite, 5%, 1952	23,000 00	21,882 20
Delorimier Village, 5%, 1948	20,000 00	20,000 00
Fort William, 4½%, 1937	3,000 00	3,000 00
Granby City, 5%, 1959	10,500 00	10,500 00
Granby City, 5%, 1962	12,000 00	12,000 00
Kenora Town, 6%, 1936	2,000 00	2,000 00
Maisonneuve City, 4½%, 1941	2,000 00	2,039 75
Maisonneuve Town, 4¼%, 1949	8,000 00	7,560 00
Montreal City, 4½%, 1940	4,000 00	4,000 00
Montreal City, 6%, 1940	7,500 00	7,912 50
Montreal City, 6%, 1941	4,000 00	4,240 00
Montreal City, 6%, 1941	10,000 00	10,762 50
Montreal City, 6%, 1941	15,000 00	16,125 00
Montreal City, 4½%, 1942	2,000 00	1,997 50
Montreal City, 3½%, 1943	1,000 00	990 00

Schedule "C"—*Continued*

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Montreal City, 3 ½ %, 1944	$4,000 00	$3,960 00
Montreal City, 4 ½ %, 1951	7,000 00	6,790 00
Montreal City, 4 ½ %, 1951	3,000 00	2,910 00
Montreal City, 4 ½ %, 1966	17,000 00	16,304 70
Montreal East, 6 %, 1955	4,000 00	4,000 00
Quebec City, 3 ½ %, 1940	5,000 00	5,031 25
Sherbrooke City, 4 ½ %, 1943	1,500 00	1,507 50
Sherbrooke City, 4 ½ %, 1944	500 00	502 50
Sherbrooke City, 4 ½ %, 1945	3,500 00	3,517 50
Sherbrooke City, 4 ½ %, 1945	500 00	502 50
Sherbrooke City, 4 ½ %, 1946	3,500 00	3,508 75
Sherbrooke City, 4 ½ %, 1947	4,000 00	4,000 00
Sherbrooke City, 4 ½ %, 1948	2,000 00	2,005 00
Sherbrooke City, 4 ½ %, 1948	1,500 00	1,503 75
Sherbrooke City, 4 ½ %, 1948	1,000 00	1,000 00
Sherbrooke City, 4 ½ %, 1949	1,000 00	1,002 50
Sherbrooke City, 4 ½ %, 1949	1,000 00	1,000 00
Sherbrooke City, 4 ½ %, 1952	1,000 00	1,000 00
Sherbrooke City, 4 ½ %, 1953	15,000 00	13,725 00
Sherbrooke City, 4 ½ %, 1954	1,000 00	1,000 00
Sherbrooke City, 5 %, 1954	5,000 00	4,825 00
Sherbrooke City, 4 ½ %, 1955	1,000 00	1,000 00
Sherbrooke City, 4 ½ %, 1955	1,000 00	1,005 00
Sherbrooke City, 4 ½ %, 1956	3,000 00	3,015 00
Sherbrooke City, 4 ½ %, 1956	1,000 00	1,000 00
Sherbrooke City, 4 ½ %, 1956	7,000 00	7,175 00
Sherbrooke City, 4 ½ %, 1957	3,000 00	3,075 00
Sherbrooke City, 5 %, 1958	10,000 00	10,175 00
Sherbrooke City, 5 %, 1958	15,000 00	15,337 50
South Vancouver District, 5 %, 1959	4,000 00	4,219 20
Church of the Ascension of Our Lord, Westmount, 4 ½ %, 1942	7,000 00	7,070 00
Church of the Ascension of Our Lord, Westmount, 4 ½ %, 1943	7,500 00	7,575 00
Sherbrooke Protestant Schools, 5 ½ %, 1947	5,000 00	5,250 00
Debenture & Securities Corporation, 4 %, 1936	2,500 00	2,000 00
Le Soleil, Limitée, 6 %, 1941	4,000 00	4,000 00
Mayor Building, Ltd., 4 ½ %, 1942	10,000 00	10,050 00
Mayor Building, Ltd., 4 ½ %, 1942	10,000 00	10,100 00
MeCrea-Wilson Lumber, 6 %, 1939	4,500 00	4,545 00
McCrea-Wilson Lumber, 6 %, 1939	20,000 00	20,800 00
McCrea-Wilson Lumber, 6 %, 1939	3,000 00	2,550 00
Quebec Apartments, Ltd., 5 %, 1950	11,500 00	10,925 00
Sherbrooke Trust Co., 5 %, 1937	10,000 00	10,000 00
Sherbrooke Trust Co., 4 ½ %, 1939	5,000 00	5,000 00
Totals	$570,500 00	$561,745 70

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Detroit International Bridge, 6 ½ %, 1952	$17,000 00	$14,705 00	$765 00
Quinte & Trente Valley Power Co., 6 %, 1955	15,000 00	15,000 00	1,200 00
Abitibi Power & Paper Co., 5 %, 1953	31,000 00	27,032 50	12,632 50
Acadia Apartments, 6 ½ %, 1939	10,000 00	9,650 00	4,500 00
Consolidated Paper Corporation, 5 ½ %, 1961	11,000 00	11,000 00	3,300 00
Railway Exchange Building, 6 ½ %, 1942	25,000 00	24,375 00	8,375 00
Sherbrooke Street Realty Corp., 6 ½ %, 1940	15,000 00	14,875 00	5,100 00
Windsor Hotel, Ltd., 6 %, 1947	1,000 00	1,020 00	170 00
Totals	$125,000 00	$117,657 50	$36,042 50

G

RECIPROCAL OR INTER-INSURANCE EXCHANGES

G

AFFILIATED UNDERWRITERS*

PRINCIPAL OFFICE, 1 PARK AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto, Ont.
Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Total assets.................. $944,710 19 Total liabilities.............. $513,128 72

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$13,200 38	$393,530 81
Claims incurred	4,339 56	88,599 43
Saved for subscribers	2,597 90	54,001 12
Savings returned	1,118 71	78,212 02

AMERICAN EXCHANGE UNDERWRITERS*

PRINCIPAL OFFICE, 116 JOHN ST., NEW YORK, N.Y.

Attorney-in-Fact.—Weed & Kennedy.
Ontario Representative.—Kenneth B. MacLaren, Confederation Life Building, Toronto.
Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1925.

Total assets..................$1,254,718 10 Total liabilities............... $562,069 02

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$1,884 74	$164,213 75
Claims incurred	170 00	51,887 15
Saved for subscribers	1,848 12	61,936 34
Savings returned	4,862 12	190,058 97

CANADIAN RECIPROCAL UNDERWRITERS

PRINCIPAL OFFICE, TORONTO, ONTARIO

Attorney-in-Fact.—Reciprocal Managers, Limited.
Advisory Committee.—Leo G. Ryan, Montreal, Que.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto, Ont.
Date of Organization.—January 1, 1934. *Date of initial Ontario license.*—January 1, 1934.
Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto, Ont.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds and debentures	$112,625 00
Cash in banks and other depositories	12,171 66
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935	6,925 12
Total Ledger Assets	$131,721 78

Non-Ledger Assets

Interest accrued	$1,181 03
Total Non-Ledger Assets	$1,181 03
Total Admitted Assets	$132,902 81

Liabilities

Net provision for unpaid losses and claims	$178 00
Unearned premium deposits	18,743 07
Administration expense	499 66
Taxes due and accrued	219 65
Total Liabilities	$19,640 38
Surplus of admitted assets over all liabilities	113,262 43
Total	$132,902 81

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*See note on page 1.

Income and Expenditure

		All Business
Gross premium deposits written		$35,795 40
Deduct:		
Reinsurance		Nil
Return premium deposits on cancelled business		1,258 00
Net premium deposits written		$34,537 40
Reserve of unearned premium deposits:		
At beginning of year	$13,757 32	
At end of year	18,743 07	
Increase		4,985 75
Net premium deposits earned		$29,551 65
Net losses incurred	$13,230 31	
Administration and other expenses:		
Administration	3,297 40	
Advisory committee	652 85	
Taxes and licenses	619 17	
Legal	3 70	
Other expense	1,853 71	
		19,657 14
Net Underwriting Profit or Savings for Subscribers		$9,894 51

Subscribers' Surplus

(Limit: Five Times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, January 1, 1935		$107,547 37
Reserves received during 1935		1,585 11
Amount saved from premium deposits for subscribers on risks expired during the year	$9,894 51	
Income from interest and dividends	4,046 40	
Decrease by adjustment of bonds and stocks	112 50	
Profit on sale of securities	2,022 50	
Increase in market over book value of securities	2,582 44	
Exchange	6 37	
		18,439 72
Amounts transferred from any special surplus or reserve funds formerly held to the credit of subscribers:		
Bonus fund	$584 11	
Contingency reserve fund	3,400 00	
		3,984 11
Deduct:		
Amount transferred to special surplus or reserve funds to be retained to the credit of subscribers:		
(a) Bonus reserve	$295 52	
(b) Contingency reserve	1,742 30	
		2,037 82
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		13,579 41
Amount Held to the Credit of Subscribers' Savings or Surplus Accounts (not including premium deposits on unexpired risks), Dec. 31, 1935		$115,939 08

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus	$115,939 08
Other special surplus or reserve accounts—contingency reserve	43 35
	$115,982 43
Deduct assets not admitted	2,720 00
Surplus of Admitted Assets over all Liabilities	$113,262 43

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31, 1934	$4,001,314	$9,205 52	$14,639,468	$33,893 51
Written or renewed during year	3,906,837	7,947 97	15,433,645	35,795 40
Totals	$7,908,151	$17,153 49	$30,073,113	$69,688 91
Deduct expired and marked off as terminated	3,846,314	8,261 48	14,195,272	30,041 03
Net in Force, December 31, 1935	$4,061,837	$8,892 01	$15,877,841	$39,647 88

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two and one-half times their annual premium on a single risk, maximum liability not to exceed in the aggregate ten times one annual premium, irrespective of the number of single risks involved.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent of current savings retained until reserve is fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$50,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$12,500.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm and Damage by Aircraft and Explosion.

Losses

	In the Province	All Business
Gross claims paid during year	$5,864 00	$13,028 41
Expenses of adjustment and settlement of losses	126 47	459 52
Totals	$5,990 47	$13,487 94
Less reinsurance on losses paid during year	Nil	335 96
Net losses paid	$5,990 47	$13,151 98
Deduct net claims outstanding at beginning of year	1 67	99 67
Add net claims outstanding at end of year	92 45	178 00
Net Losses Incurred	$6,081 25	$13,230 31

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$8,710 11
Net losses paid in the Province	5,990 47
Percentage	69.82
Net premium deposits earned in the Province	$7,691 80
Net losses incurred in the Province	6,081 25
Percentage	79.06

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1907. *Date of initial Ontario license.*—October 12, 1927.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds and debentures, U.S. Government securities	$1,775,000 00
Cash in banks and other depositories	1,384,200 77
Expense and guarantee fund deposits in course of collection on policies dated subsequent to October 1, 1935	123,337 49
Total	$3,282,538 26

Non-Ledger Assets

Interest accrued	$12,495 74
Excess of market over book value of bonds and stocks	107,251 56
Total	$119,747 30
Total Admitted Assets	$3,402,285 56

Liabilities

Net provision for unpaid losses and claims		$16,675 00
Expense and guarantee fund gross deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,429,130 04	
Unearned expense and guarantee fund deposits		714,565 02
Return expense and guarantee fund deposits on reinsurance		12,755 47
Other liabilities, reserve for state taxes		18,062 60
Total Liabilities		$762,058 09
Surplus of admitted assets over all liabilities		2,640,227 47
Total		$3,402,285 56

Income and Expenditure—All Business

Gross expense and guarantee fund deposits written		$2,502,322 39
Deduct:		
Reinsurance	$41,723 83	
Return expense and guarantee fund deposits on cancelled business	793,952 51	
		855,676 34
Net expense and guarantee fund deposits written		$1,666,646 05
Reserve of unearned expense and guarantee fund deposits:		
At beginning of year	$588,597 51	
At end of year	714,565 02	
Increase		125,967 51
Net expense and guarantee fund deposits		$1,540,678 54
Net losses incurred	$313,194 83	
Administration and other expenses:		
Administration	419,739 36	
Advisory committee	3,464 77	
Legal	17,671 68	
Taxes and licenses	21,966 80	
Audit expense	793 33	
Rating bureau expense	9,417 62	
Exchange on subscribers' cheques	1,006 52	
		787,254 91
Net Savings for Subscribers		$753,423 63

Subscribers' Surplus—All Business

Amount held to credit of subscribers' savings or surplus accounts, not including expense and guarantee fund deposits on unexpired risks, January 1, 1935		$956,917 80
Amount saved from expense and guarantee fund deposits for subscribers on risks expired during the year	$753,423 63	
Income from interest	62,185 67	
Increase of market value over book value of bonds	15,267 16	
Profit on sale of securities	16,718 75	
Decrease by adjustment of bonds and stocks	1,500 00	
Additional amounts to the credit of subscribers		846,095 21
		$1,803,013 01
Deduct:		
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Surplus reserve	$141,553 03	
Interest on surplus reserve	39,314 93	
		180,867 96
Amount of savings returned to subscribers or applied in payment of current expense and guarantee fund deposits due		572,427 77
Amount Held to the Credit of Subscribers' Savings or Surplus Accounts (not including expense and guarantee fund deposits on unexpired risks), December 31, 1935		$1,049,717 28

Summary of Subscribers' Surplus, Surplus Reserve and Reserve Fund

Amount held to the credit of subscribers' surplus	$1,049,717 28
Other special surplus or reserve accounts as per detailed schedules attached	1,594,031 35
Total	$2,643,748 63
Deduct assets not admitted	3,521 16
Surplus of Admitted Assets over all Liabilities	$2,640,227 47

Subscribers' Surplus Reserve Fund

Amount held to credit of subscribers' surplus reserve fund accounts as of Jan. 1, 1935		$1,065,429 87
Add:		
Amount transferred from surplus	$141,555 67	
Interest on surplus reserve	39,314 93	
		180,870 60
Total		$1,246,300 47
Deduct:		
Amount of surplus reserve returned to subscribers		95,488 12
Amount Held to Credit of Subscribers' Surplus Reserve Accounts as of December 31, 1935		$1,150,812 35

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund accounts as of January 1, 1935	$371,906 00
Add:	
Amount received from subscribers	92,281 00
	$464,187 00
Deduct:	
Amount of reserve fund returned to subscribers	20,968 00
Amount Held to Credit of Subscribers' Reserve Fund Accounts as of December 31, 1935	$443,219 00

Risks and Expense and Guarantee Deposits

	All Insurance	
	Risks	Gross Expense and Guarantee Fund Deposits
Gross in force, December 31, 1934	$151,586,929	$1,471,493 78
Written or renewed during year	267,394,882	2,502,322 39
Totals	$418,981,811	$3,973,816 17
Deduct expired and marked off as terminated	228,226,404	2,187,403 62
Gross in force, December 31, 1935	$190,755,407	$1,786,412 55
Deduct:		
Reinsured and authorized deductions	Nil	357,282 51
Net in Force, December 31, 1935	$190,755,407	$1,429,130 04

Miscellaneous

To what extent is the liability of the subscriber limited?

Answer.—Five times the amount of reserve fund.

What is the largest gross aggregate amount insured in any one hazard?

Answer.—$1,000,000.

What is the largest net aggregate amount insured in any one hazard?

Answer.—$176,000.

Give classes of insurance written: Fire and allied lines.

Losses

	In the Province	All Business
Gross claims paid during year	$75,856 02	$311,017 14
Expenses of adjustment and settlement of losses	Nil	5,056 20
Totals	$75,856 02	$316,073 34
Less reinsurance on losses paid during year	Nil	Nil
Net losses paid	$75,856 02	$316,073 34
Add net recoveries outstanding at beginning of year	Nil	19,553 51
Add net claims outstanding at end of year	Nil	16,675 00
Net Losses Incurred	$75,856 02	$313,194 83

Provincial Net Premium Deposits and Losses

Net expense and guarantee fund deposits written in the Province	$41,539 40
Net losses paid in the Province	75,856 02
Percentage	182.61
Net expenses and guarantee fund deposits earned in the Province	$38,179 36
Net losses incurred in the Province	75,856 02
Percentage	198.68

DETROIT AUTOMOBILE INTER-INSURANCE EXCHANGE*

Principal Office, 139 Bagley Ave., Detroit, Mich.

Attorneys-in-Fact.—John C. Burkhardt, Sidney D. Waldon, Edward N. Hines.

Date of Organization.—March, 1922. *Date of initial Ontario license.*—August 1, 1930.

Total assets	$4,468,122 99	Total liabilities	$1,899,006 88

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	Nil	$2,308,217 73
Claims incurred	Nil	1,233,594 32
Saved for subscribers	Nil	309,142 55
Savings returned	Nil	364,005 98

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*See note on page 1.

FIREPROOF SPRINKLERED UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Bldg., Toronto, Ont.
Date of Organization.—1926. *Date of initial Ontario license.*—July 21, 1927.

Total assets.................. $458,372 81 Total liabilities.............. $118,859 65

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written..................................	$2,536 86	$69,233 00
Claims incurred..................................	571 50	13,440 78
Saved for subscribers..................................	2,036 41	28,141 18
Savings returned..................................	1,943 43	71,356 00

INDIVIDUAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Bldg., Toronto, Ont.
Date of Organization.—1881. *Date of initial Ontario license.*—June, 1926.

Total assets..................$1,926,258 08 Total liabilities.............. $479,036 14

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written..................................	$24,972 42	$378,489 10
Claims incurred..................................	4,864 00	104,524 45
Saved for subscribers..................................	8,266 50	118,673 23
Savings returned..................................	3,405 76	192,503 82

INTER-INSURERS EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Company.
Ontario Representative.—L. D. Payette, Star Building, Toronto, Ont.
Date of Organization.—January, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets.................. $164,532 33 Total liabilities.............. $14,801 59

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written..................................	$421 61	$13,367 59
Claims incurred..................................	25 00	304 29
Saved for subscribers..................................	404 24	12,111 18
Savings returned..................................	773 84	22,091 97

LUMBERMEN'S UNDERWRITING ALLIANCE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—U. S. Epperson Underwriting Company.
Ontario Representative.—L. D. Payette, 1612 Toronto Star Building, Toronto, Ont.
Date of Organization.—January 9, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets..................$2,555,617 26 Total liabilities..............$1,106,368 45

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written..................................	$114,118 20	$2,302,911 47
Claims incurred..................................	43,137 47	1,025,303 24
Saved for subscribers..................................	23,262 66	541,833 67
Savings returned..................................	22,823 65	345,719 29

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*See note on page 1.

MANUFACTURING LUMBERMEN'S UNDERWRITERS*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—Rankin-Benedict Underwriting Company.
Ontario Representative.—J. L. MacFarlane, 720 Federal Building, Toronto, Ont.
Date of Organization.—November 1, 1898. *Date of initial Ontario license.*—1918.

Total assets..................$3,027,090 36 Total liabilities..............$1,496,975 63

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$25,990 51	$2,394,842 87
Claims incurred	14,724 86	1,146,555 42
Saved for subscribers Dr.	16,537 18	302,900 44
Savings returned	1,534 95	482,917 64

METROPOLITAN INTER-INSURERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Bldg., Toronto, Ont.
Date of Organization.—1928. *Date of initial Ontario license.*—September 4, 1928.

Total assets.................. $957,973 49 Total liabilities.............. $276,699 17

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$15,073 29	$234,734 52
Claims incurred	8,209 30	34,547 34
Saved for subscribers	5,579 54	93,217 22
Savings returned	181 77	64,191 70

NEW YORK RECIPROCAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Bldg., Toronto, Ont.
Date of Organization.—1891. *Date of initial Ontario license.*—June, 1926.

Total assets..................$1,862,474 34 Total liabilities.............. $471,131 43

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$14,461 13	$317,921 99
Claims incurred	1,319 53	62,009 17
Saved for subscribers	7,048 92	135,477 34
Savings returned	3,746 92	246,038 69

TORNADO INTER-INSURANCE EXCHANGE*

PRINCIPAL OFFICE, DULUTH, MINN.

Attorney-in-Fact.—E. M. Heinselman.
Ontario Representative.—S. R. Freed, Fort William, Ont.
Date of Organization.—October, 1920. *Date of initial Ontario license.*—December 1, 1929.

Total assets.................. $267,189 09 Total liabilities.............. $3,415 63

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$520 20	$7,393 27
Claims incurred	107 55	9 91
Saved for subscribers	243 45	2,994 31
Savings returned	1,155 68	14,527 28

UNDERWRITERS EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Company.
Ontario Representative.—L. D. Payette, 1601 Toronto Daily Star Building, Toronto.
Date of Organization.—February, 1902. *Date of initial Ontario license.*—July 1, 1925.

Total assets..................$1,165,940 70 Total liabilities.............. $147,489 24

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*See note on page 1.

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$1,837 76	$133,736 74
Claims incurred	125 00	46,556 27
Saved for subscribers	826 26	62,445 08
Savings returned	1,689 25	172,286 62

WARNER RECIPROCAL INSURERS

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.
Ontario Representative.—W. E. Sommerville, Toronto, Ont.
Date of Organization.—1926. *Date of initial Ontario license.*—October 12, 1927.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds and debentures, United States Government securities	$473,583 25
Cash in banks and other depositories	382,704 16
Guaranty deposits in course of collection:	
On policies dated subsequent to October 1, 1935	58,949 79
Total Ledger Assets	$915,237 20

Non-Ledger Assets

Interest accrued	$3,881 34
Excess of market over book value of bonds and stocks	41,573 00
Total Non-Ledger Assets	$45,454 34
Total Admitted Assets	$960,691 54

Liabilities

Net provision for unpaid losses and claims		$934 08
Gross guaranty deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$564,475 43	
Unearned guaranty deposits		300,643 93
Return guaranty deposits on cancelled insurance		3,044 50
Other liabilities:		
Reserve for state taxes		6,490 29
Total Liabilities		$311,112 80
Surplus of admitted assets over all liabilities		649,578 74
Total		$960,691 54

Income and Expenditure—All Business

Gross guaranty deposits written		$845,575 82
Deduct:		
Reinsurance	$11,956 34	
Return guaranty deposits on cancelled insurance	199,224 96	
		211,181 30
Net guaranty deposits written		$634,394 52
Reserve of unearned guaranty deposits:		
At beginning of year	$263,656 70	
At end of year	300,643 93	
Increase		36,987 23
Net guaranty deposits		$597,407 29
Net losses incurred	$205,077 91	
Administration and other expenses:		
Administration	131,607 09	
Advisors	3,527 53	
Legal	9,429 23	
Taxes and licenses	9,739 51	
Rating bureau expense	5,585 40	
Exchange on insurers' cheques	415 71	
Audit expense	610 00	
		365,992 38
Net Savings for Subscribers		$231,414 91

Subscribers' Surplus—All Business

(Limit: Five Times Annual Guaranty Savings Deposits)

Amount held to credit of subscribers' savings accounts, not including guaranty deposits on unexpired risks, January 1, 1935		$270,488 54
Amount saved from guaranty deposits for subscribers on risks expired during the year	$231,414 91	
Income from interest	16,940 61	
Increase in market value over book value of bonds	11,890 62	
Additional amounts accumulated to the credit of subscribers		260,246 14
		$530,734 68
Deduct:		
Amount of savings returned to subscribers in cash or applied in payment of current guaranty deposits due		187,444 63
Amount transferred to reserve funds to be retained to the credit of subscribers:		
Reserve fund	$30,875 30	
Interest on reserve fund	12,570 68	
		43,445 98
Amount Held to the Credit of Subscribers' Savings Accounts,(not including guaranty deposits on unexpired risks), December 31, 1935		$299,844 07

Summary of Subscribers' Savings and Reserve Fund

Amount held to the credit of subscribers' savings	$299,844 07
Other special reserve accounts as per detailed schedules attached	359,830 40
Total	$659,674 47
Deduct assets not admitted	10,095 73
Surplus of Admitted Assets over all Liabilities	$649,578 74

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund account as of January 1, 1935		$360,904 13
Add:		
Transferred from savings	$30,937 43	
Interest on reserve fund	12,570 68	
		43,508 11
		$404,412 24
Deduct:		
Amount of reserve fund returned to subscribers		44,581 84
Amount Held to Credit of Subscribers' Reserve Fund Accounts as of December 31, 1935		$359,830 40

Risks and Guarantee Deposits

	All Insurance	
	Risks	Gross Guaranty Deposits
Gross in force, December 31, 1934	$73,720,531	$633,291 17
Written or renewed during year	99,452,562	845,575 82
Totals	$173,173,093	$1,478,866 99
Deduct expired and marked off as terminated	90,410,967	773,272 70
Gross in force, December 31, 1935	$82,762,126	$705,594 29
Deduct:		
Reinsured and authorized deductions	Nil	141,118 86
Net in Force, December 31, 1935	$82,762,126	$564,475 43

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—The extent of guarantee deposits of the insured.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$300,000.

What is the largest net aggregate amount insured in any one hazard?
ANSWER.—$75,000.

Give classes of insurance written or to be written: Fire, Lightning, Hail, Windstorm, Use and Occupancy, and Sprinkler Leakage.

Losses

	All Insurance
Gross claims paid during year	$244,151 45
Expenses of adjustment and settlement of losses	5,563 00
Total	$249,714 45
Less reinsurance on losses paid during year	9,157 37
Net losses paid	$240,557 08
Deduct net claims outstanding at beginning of year	27,038 25
Add net claims outstanding at end of year	*—8,440 92*
Net Losses Incurred	$205,077 91

Provincial Net Premium Deposits and Losses

Net guaranty deposits written in the Province	$737 57
Net losses paid in the Province	Nil
Percentage	Nil
Net guaranty deposits earned in the Province	388 04
Net losses incurred in the Province	Nil
Percentage	Nil

H

UNDERWRITERS OR SYNDICATES OF UNDERWRITERS OPERATING ON THE PLAN KNOWN AS LLOYD'S

H

THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON

HEAD OFFICE, LONDON, ENGLAND

Attorney for Canada.—R. C. Stevenson, C.A., 437 St. James St., Montreal, Que.

Organized pursuant to Lloyd's Act, 1871 (Imperial Statutes 34 Vict. C. XXI) and amendments thereto.

Date commenced business in Canada.—June 29, 1932.

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)......	$607,972 53	Claims—Ontario (net)........	$278,484 60
Premiums—Canada (net)......	1,917,897 84	Claims—Canada (net)........	949,685 26

I

PENSION FUND ASSOCIATIONS

I

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, P.Q.

NOTE.—*For detailed description of funds and method of operation, see 1928 Report, page 351.*

Officers.—General Manager, Antoni Lesage; President, Louis S. St. Laurent; Vice-President C. E. Auteuil.

Directors.—Nap. G. Kirouac, Hon. Lucien Moraud, P. H. Bédard, M.D., J. Adolphe Grenier Yves Montreuil.

Capital Stock

Authorized	$1,000,000 00
Subscribed	350,000 00
Paid up	350,000 00

Statement for Year Ending 31st December, 1935

Company Funds

BALANCE SHEET

Assets

Book value of bonds	$49,615 17
Interest accrued	607 74
Real estate	155,000 00
Cash on hand and in banks	8,229 68
Notes receivable secured by persons	12,340 97
Contributions due and unpaid	28,694 39
Agents' and branch balances	3,475 10
Rents due	1,301 90
Stocks held	6,534 00
Total Admitted Assets	$265,798 95

Liabilities

Bank overdraft		$13,481 88
Reserve for building repairs		1,500 00
Reserve for costs of collection		18,925 01
Prepaid assessments		8,002 43
Capital paid in	$350,000 00	
Less: Deficit in Profit and Loss Account	126,110 37	
		223,889 63
Total Liabilities		$265,798 95

Revenue Account

Income

Contributions from members	$100,009 22
Entrance fees	8,322 00
Forfeited contributions	278 00
Income from real estate	3,839 53
Interest	4,744 81
Commission *re* administration of properties	1,064 61
Commission *re* fire insurance policies	189 70
Total	$118,447 87

Expenditure

Advertising	$941 75
Guarantee Insurance	754 50
Commission on collections	14,302 21
First year commissions	17,951 62
Circulars	232 85
Branch office expenses	5,838 13
Taxes, directors' and auditors' fees, legal expense, etc.	6,664 28
General expenses, including rents	6,768 93
Travelling expenses	11,727 41
Postage	1,933 14
Stationery	1,304 66
Salaries	25,047 00
Depreciation on real estate	5,945 58
Surplus carried to Profit and Loss Account	19,035 81
Total	$118,447 87

Profit and Loss Account

Deficit brought forward from previous year		*$150,188 83*
Surplus transferred from Revenue Account		19,035 81
		$131,153 02
Add: Decrease in disallowed assets		15,998 60
		$115,154 42
Deduct: Advance commission written off	$5,100 00	
Transfer to reserve for entry fees due and unpad	463 75	
Transfer to reserve for contributions due and unpaid	5,392 20	
		10,955 95
Deficit in Profit and Loss Account, December 31, 1935		*$126,110 37*

Pension Fund

BALANCE SHEET

Assets

Real estate		$421,738 38
First mortgages		1,583,071 80
Bonds and debentures: Not in default	$4,009,786 94	
In default	891,587 61	
		4,901,374 55
Cash on hand and in bank		72,487 09
Accrued interest on investments		102,429 71
Assessments due and unpaid		363,932 74
Rents due and unpaid		4,815 75
Deferred taxes on real estate		9,384 89
Total Assets		$7,459,234 91

Liabilities

Assessments paid in advance	$26,368 20
General reserve	1,749,059 23
Special reserve	175,860 01
Reserve for unpaid assessments	363,932 74
Principal of Pension Fund	5,144,014 73
Total Liabilities	$7,459,234 91

Statement of Operations

Income

Assessments, active members	$345,897 90
Forfeited assessments	65,186 57
Interest on investments	268,291 68
Profit on sale of securities	1,128 02
Previous year's pensions	97 00
Total	$680,601 17

Expenditure

Pensions paid 1935	$377,220 38
Pensions paid to deceased members	27 91
Deficit on operations of real estate	8,973 14
Discount on premiums paid in advance	856 57
Legal fees	80 66
Transferred to Profit and Loss Account	293,442 51
Total	$680,601 17

Balance of Pension Fund, December 31, 1934		$5,239,291 76
Add: Decrease in reserve for arrears of assessments	$31,583 86	
Excess of income transferred	293,442 51	
		325,026 37
		$5,564,318 13
Deduct: Previous years' assessments written off	$148,794 00	
Transfer to General Reserve	261,273 76	
Transfer to Special Reserve	10,235 64	
		420,303 40
Balance of Pension Fund, December 31, 1935		$5,144,014 73

Annuity Fund

BALANCE SHEET

Assets

First mortgages		$5,500 00
Bonds and debentures: Not in default	$47,389 95	
In default	28,773 86	
		76,163 81
Cash in bank		5,491 82
Interest accrued		611 91
Total Assets		$48,688 79

Liabilities

Surplus (organization costs credit balance)	$1,298 84
Statutory Reserve	47,389 95
Total Liabilities	$48,688 79

Revenue Account

Income

Interest on investments	$1,642 75
Profit on sale of securities	428 13
Other income	3,384 76
Total Income	$5,455 64

Disbursements

Commissions	$1,250 00
Rents	227 18
General expense	122 04
Unpaid interest disallowed	1,054 34
Surplus credited to deferred organization costs	2,802 08
Total Disbursements	$5,455 64

Reimbursement Fund

BALANCE SHEET

Assets

Bonds and debentures: Not in default	$23,143 20	
In default	4,193 00	
		$27,336 20
Cash in bank		6,646 52
Assessments due and unpaid		6,053 07
Interest accrued		302 00
Total Assets		$40,337 79

Liabilities

Assessments paid in advance	$1,315 89
Principal of fund	39,021 90
Total	$40,337 79

Statement of Operations

Income

Interest	$1,404 23
Forfeited assessments	489 25
Contributions *re* deceased members	111 00
Assessments	9,270 75
	$11,275 23

Expenditure

Repayments to deceased members	$252 07
Previous year's assessments *re* expelled and deceased members	1,658 00
Discount on prepaid assessments	2 30
Balance to Profit and Loss account	9,362 86
	$11,275 23

Profit and Loss Account

Principal of Fund, December 31, 1934	$29,659 04
Add: Current surplus	9,362 86
Principal of Fund, December 31, 1935	$39,021 90

Business in Ontario

Assessments, contributions, etc.:	Entrance fees	$10 00
	Contributions	1,213 07
	Assessments	3,960 41
Total Collections for 1935		$5,183 48

	Members	Shares
Total membership in Ontario, December 31, 1934	889	2,322
New members	4	5
	893	2,327
Transferred	10	32
Expiration by pre-emption	126	229
Total Membership in Ontario, December 31, 1935	757	2,066

SOCIETE ST.-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—*For detailed description of funds and method of operation, see 1928 Report, page 352.*

Officers.—President, J. E. LaForce, Montreal; 1st Vice-President, Arthur Tremblay, Montreal; 2nd Vice-President, Jos. Dansereau, Montreal; Manager, J. V. Desaulniers, Montreal; General Secretary, Aimé Parent, Outremont; General Treasurer, J. A. Bariteau, Montreal.

Directors.—J. E. Laforce, Emile Pigeon, Victor Doré, Maurice Tessier, J. V. Desaulniers, Guy Vanier, Arthur Tremblay, Jos. Dansereau, Rodolphe Dagenais, J. A. Bariteau, V. E. Beaupré, J. A. Bernier, Aimé Parent, Donat Allaire, H. LeMoyne de Martigny.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse de Remboursement

As of December 31, 1935

Assets

Cash on hand and in banks		$151,569 39
Bonds	$3,933,376 23	
Mortgages	6,028,913 88	
Interest due and accrued	196,695 88	
		9,618,985 99
Real estate		935,561 67
Other assets		41,720 49
Total Assets		$10,747,837 54

Liabilities

Caisse Nationale d'Economie:		
Capital First Period—Pension Fund	$7,808,525 05	
Capital Second Period—Pension Fund	155,007 99	
		$7,963,536 04
General Reserve Fund, First Period:		
Capital revenue	$1,173,528 15	
Joint certificate reserve	135,338 75	
Family certificate reserve	394,395 08	
		1,703,261 98
General Reserve Fund, Second Period:		
Ordinary certificate	$180,450 87	
Deferred pensions with profits	6,361 31	
Deferred pensions with profits and annuities	16,041 62	
Single payment premium	61,758 41	
Surplus	18,574 76	
		283,186 97
Pensioners (unclaimed pensions, 1927-35)	$8,673 68	
Creditors	35,054 27	
Prepaid premiums	25,487 42	
		$69,215 37
Caisse de Remboursement:		
Deferred pensions—Reserve Fund	$2,956 94	
Guaranteed—Reserve Fund	613,010 14	
Contingent—Surplus	112,670 10	
		728,637 18
Total Liabilities		$10,747,837 54

Summary Statement of Operations for the Year Ended December 31st, 1935

I. CAISSE NATIONALE D'ECONOMIE

FIRST PERIOD

Capital:				
Balance, December 31, 1934			$7,502,456 71	
Contributions paid by members			306,071 34	
				$7,808,528 05
General Reserve:				
A. *Capital Revenue:*				
Balance, December 31, 1934		$971,007 40		
Transferred from Pension Fund Revenue Account:				
Excess of 1935 revenue over 1934	$36,461 27			
Confiscated pensions	1,314 00			
Reserve on investments	800 00			
Pensioners and contributions	95,886 00			
		134,461 27		
Own Revenue:				
Profit on sale of securities	$8,714 64			
Interest on investments	58,981 01			
Special premiums	342 94			
Interest on Pensions' Fund	20 89			
		$68,059 48		
Balance, December 31, 1935			$1,173,528 15	
B. *Joint Certificates:*				
Balance, December 31, 1934		$111,382 88		
Contributions		12,988 48		
Interest earned		7,612 76		
		$131,984 12		
Less: Transferred to Special Reserve—				
Donor's death	$6,220 25			
Annuities paid to beneficiaries	2,376 37			
		8,596 62		
		$123,387 50		
Reserve for Contributions—Donor's Death:				
Balance as of December 31, 1934	$7,897 75			
Transferred during year	6,220 25			
	$14,118 00			
Less: Paid in contributions for 1935	2,166 75			
		11,951 25		
Balance, December 31, 1935			135,338 75	
C. *Family Certificates:*				
Balance, December 31, 1934		$326,375 99		
Contributions		38,272 44		
Interest earned		22,031 00		
		$386,679 43		
Less: Transferred to Special Reserve—				
Donor's death	$16,172 10			
Annuities paid to beneficiaries	3,931 95			
		20,104 05		
		$366,575 38		
Reserve for Contributions—Donor's Death:				
Balance as of December 31, 1934	$14,093 40			
Transferred during year	14,886 90			
Reserve for future pensions	1,285 20			
	$30,265 50			
Less: Paid in contributions for 1935	2,445 80			
Balance, December 31, 1935		$27,819 70		
			394,395 08	
				$1,703,261 98
Pension Fund Revenue Account:				
Interest revenue on capital fund investments		$454,770 98		
Less: Excess of 1935 revenue over 1934		36,482 16		
Transferred to pensioners' account (see below)			$418,288 82	

Pensioners' Account:

FIRST PERIOD				
Balance unpaid pensions, December 31, 1934			$6,987 60	
1934 pensions (from pension fund revenue account)			418,288 82	
			$425,276 42	
Less: Paid 1935 pensioners		$413,799 00		
Paid pensions of previous years		1,825 04		
Transferred to general reserve		1,295 00		
			416,919 04	
Balance unpaid pensions, December 31, 1935			$8,357 38	
SECOND PERIOD				
Unpaid pensions, December 31, 1934		$66 83		
From General Reserve Revenue Account		8,138 10		
		$8,204 93		
Less: Paid in 1935 to pensioners		7,888 63		
			316 30	
				8,673 68

SECOND PERIOD

Capital:

Balance, December 31, 1934		$143,128 32		
Interest revenue		8,774 15		
Contributions paid by members		3,105 52		
Balance, December 31, 1935			$155,007 99	

General Reserve:

GUARANTEED MINIMUM ANNUITIES:				
Balance, December 31, 1934		$170,736 76		
Interest on investments	$11,678 86			
Contributions by members	6,536 44			
	$18,215 30			
Less: Pensions paid	8,501 19			
		9,714 11		
Statutory Reserve		$180,450 87		
Surplus		18,574 76		
Balance, December 31, 1935			$199,025 63	
GUARANTEED PENSIONS WITH PROFITS:				
Balance, December 31, 1934		$1,061 79		
Interest on investments	$347 45			
Contributions by members	5,198 56			
	$5,546 01			
Less: Proportion of contributions unpaid to Administration	$246 49			
		5,299 52		
Balance, December 31, 1935			6,361 31	
GUARANTEED PENSIONS WITH PROFITS AND ANNUITIES				
Balance, December 31, 1934		$2,620 02		
Interest on investments		842 69		
Contributions paid by members		13,685 79		
		$17,148 50		
Less: Proportion of contributions unpaid to administration	$495 48			
Annuities paid to beneficiaries	611 40			
		1,106 88		
Balance, December 31, 1935 (Statutory Reserve)			16,041 62	
GUARANTEED PENSIONS WITH PROFITS (SINGLE PREMIUM)				
Balance, December 31, 1934		$6,207 43		
Interest on investments		2,190 18		
Contributions by members		61,587 00		
		$69,984 61		
Less: Proportion of contributions unpaid to administration	$6,473 94			
Paid to pensioners	1,752 26			
		8,226 20		
Balance, December 31, 1935 (Statutory Reserve)			61,758 41	
				$438,194 96
Total Funds				$9,958,658 67

II. Caisse de Remboursement

Guaranteed Fund:				
Balance, December 31, 1934		$577,037 57		
Contributions by members		35,972 57		
Interest earned	$34,570 29			
Less: Paid to heirs of deceased members	18,974 08			
	$15,596 21			
Less: Transferred to Contingent Fund	15,596 21	Nil		
Balance, December 31, 1935			$613,010 14	
Contingent Fund:				
Balance, December 31, 1934		$91,674 05		
Interest on investments	$5,399 84			
Transferred from Guaranteed Fund	15,596 21	20,996 05		
Balance, December 31, 1935			$112,670 10	
Deferred Pensions, with Profits:				
Contributions by members		$2,906 87		
Interest on investments	$60 07			
Less: Paid to heirs of deceased members	10 00	50 07		
Balance, December 31, 1935			2,956 94	
Total Fund				$728,637 18

Administration Fund

(Caisse Nationale d'Economie and Caisse de Remboursement)

BALANCE SHEET

Assets

Cash on hand and in banks	$27,363 66
Bonds and debentures	5,023 80
Interest accrued	48 75
Call Loan, Societz Nationale de Fiducie	131,450 59
Commission paid in advance	21 55
Sundry accounts receivable	1,978 00
Total Assets	$165,886 35

Liabilities

Accounts payable	$8,746 71
Contributions paid in advance	252 80
Reserve: Insurance on agents	15,000 00
Insurance on sub-agents	2,000 00
Contingencies	76,864 00
Surplus of assets over liabilities	63,022 84
	$165,886 35

Revenue Account

Income

Caisse Nationale d'Economie:		
Entrance fees—First period	$8,877 87	
Entrance fees—Second period	18,224 55	
Contributions—First period renewals	125,923 84	
Contributions—Second period renewals	4,648 82	
Fines, H.O. Commission	7,544 16	
Interest on investments and bank balances	3,114 59	
		$168,333 83
Caisse de Remboursement:		
Entrance fees and renewals—First period	$22,000 76	
Entrance fees and renewals—Second period	1,404 78	
		23,405 54
		$191,739 37

Expenditure (Combined)

Commission to agents	$59,789 10	
Publicity extension and organization	32,284 46	
Administration expenses	68,617 39	
Fees, Societé Nationale de Fiducie	15,589 80	
		$176,280 75
Carried forward to Profit and Loss		15,458 62
		$191,739 37

Profit and Loss Account

Balance, December 31, 1934		$60,645 35
From Revenue Account		15,458 62
		$76,103 97
Less: Increase in reserves	$12,517 00	
Increase in assets not admitted	564 13	
		13,081 13
Balance, December 31, 1935		$63,022 84

II

ANNUAL STATEMENTS

ABSTRACTS

A

JOINT STOCK AND CASH-MUTUAL INSURANCE COMPANIES

I. LIFE
II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS

I.—LIFE

ASSETS, DECEMBER 31ST, 1935

Name of Company	LEDGER ASSETS								NON-LEDGER ASSETS				
	Real estate less encumbrances thereon.	Mortgage loans on real estate.	Loans on collateral.	Stocks, bonds and debentures.	Policy loans.	Cash on hand and in bank.	Other ledger assets.	Total ledger assets.	Interest, dividends and rents due and accrued.	Outstanding and deferred premiums and annuity consideration.	Other non-ledger assets.	Total non-ledger assets.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Empire Life Insurance Co..	165,991 89	585,723 11	....	2,374,574 07	345,440 94	64,486 86	3,362 48	3,539,579 35	44,034 58	83,861 63	2,245 64	130,141 85	3,669,721 20
*Mutual Relief Life Ins. Co.	427,888 16	281,020 00	38,000 00	4,208,018 49	382,447 89	41,050 72	1,838 22	5,380,263 48	64,604 79	38,868 37	....	103,473 16	5,483,736 64
Ontario Equitable Life.....	391,847 29	3,841,937 75	16,769 69	3,688,438 15	1,745,621 29	39,126 22	155 00	9,723,895 39	317,939 99	241,640 79	....	559,580 78	10,283,476 17
Totals............	985,727 34	4,708,680 86	54,769 69	10,271,030 71	2,473,510 12	144,663 80	5,355 70	18,643,738 22	426,579 36	364,370 79	2,245 64	793,195 79	19,436,934 01

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Empire Life Insurance Company, $80,000; Mutual Relief Life Insurance Company, $55,000; Ontario Equitable Life, $55,000.

LIABILITIES, DECEMBER 31ST, 1935

Name of Company	Net liability under contracts in force for payments not due (reserve)	Net liability for payments due under contracts (unsettled claims)	Provision for unreported claims.	Miscellaneous liability under assurance contracts.	Taxes due and accrued.	Expenses, commissions, etc.	Deficiency of market under book value of securities.	All other liabilities.	Reserve, special.	Surplus account.	Total of all liabilities except capital stock.	Capital stock paid in.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Empire Life Insurance Co....	2,677,053 00	10,890 00	....	37,643 52	8,000 00	2,822 90	413,215 69	23 60	5,000 00	202,109 99	3,356,758 70	312,962 50	17,282,594 00
*Mutual Relief Life Ins. Co..	4,794,309 00	34,510 00	20,000 00	49,035 60	6,500 00	3,816 57	456,327 02	740 76	75,000 00	43,497 69	5,483,736 64	....	18,514,931 44
Ontario Equitable Life......	8,633,268 00	31,500 00	10,000 00	87,524 37	23,000 00	758 00	556,735 15	27,584 31	180,000 00	77,520 09	9,627,889 92	655,586 25	40,965,744 00
Totals..............	16,104,630 00	76,900 00	30,000 00	174,203 49	37,500 00	7,397 47	1,426,277 86	28,348 67	260,000 00	323,127 77	18,468,385 26	968,548 75	76,763,269 44

*A mutual company.

I.—LIFE—*Concluded*

INCOME RECEIPTS FOR THE YEAR ENDING DECEMBER 31ST, 1935

Name of Company	Assurance premiums and consideration for annuities.	Consideration for supplementary contracts.	Interest, dividends and rents.	Gross profit on sale or maturity of ledger assets.	All other income receipts.	Total income receipts (not including receipts on account of capital stock).	Paid in on capital stock.	Premium on capital stock.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Empire Life Insurance Company	505,314 51	....	135,568 04	34,390 92	15,676 38	690,949 85	57 50	....
*Mutual Relief Life Insurance Company	534,725 99	....	224,531 18	16,854 04	13,125 79	789,237 00	....	....
Ontario Equitable Life	1,100,549 31	12,623 00	480,690 29	46,159 86	68,113 42	1,708,135 88	280 35	619 65
Totals	2,140,589 81	12,623 00	840,789 51	97,404 82	96,915 59	3,188,322 73	337 85	619 65

EXPENDITURE DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31ST, 1935

Name of Company	Taxes, licenses and fees.	Head office, branch office and agency expenses.	All other expenses.	Total expenses.	In respect of annuity and assurance contracts.	Supplementary contracts, premium reductions, and deposits withdrawn	Dividends to shareholders.	Gross loss on sale or maturity of ledger assets.	All other disbursements.	Total disbursements.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Empire Life Insurance Company	9,310 83	154,433 37	26,734 29	190,478 49	205,052 09	6,845 33	....	....	....	402,375 91
*Mutual Relief Life Insurance Company	9,126 98	170,174 66	22,700 59	202,002 23	464,833 03	6,551 60	....	2,545 62	....	675,932 48
Ontario Equitable Life	21,736 05	211,719 75	34,182 06	267,637 86	601,368 95	21,573 31	....	73,693 88	....	964,274 00
Totals	40,173 86	536,327 78	83,616 94	660,118 58	1,271,254 07	34,970 24	....	76,239 50	....	2,042,582 39

*A mutual company.

II.—FIRE AND OTHER CLASSES

ASSETS, DECEMBER 31ST, 1935

Name of Company	Real Estate (less encumbrances thereon).	Mortgage loans on real estate.	Bonds, debentures and debenture stocks.	Stocks.	Cash on hand and in banks.	Interest, dividends and rents due and accrued.	Agents' balances and bills receivable on account of same.	Bills receivable, miscellaneous.	Reinsurance on losses paid.	Other assets.	Total admitted assets.
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co.			386,943 25	67,994 06	29,196 02	3,633 66	41,289 69		4,633 92	709 44	534,400 04
Hand-in-Hand Insurance Co.	5,200 00	8,000 00	408,979 57	568 90	36,290 99	5,118 75	6,142 67				470,300 88
Merchants Fire Insurance Co.	100,000 00	13,000 00	561,492 65		89,376 12	7,038 90	16,489 01				787,396 68
Pilot Insurance Co.		3,100 00	552,111 05		116,452 75	4,366 76	62,735 58		442 56	799 01	740,007 71
Provident Assurance Co.	333,608 25	13,209 34	259,308 11	212,515 15	81,166 70	4,497 97	175,893 37	2,889 00	50,628 82	186,491 16	1,320,207 87
Queen City Fire Insurance Co.	40,000 00	300 00	638,097 82	27,501 26	48,674 93	8,245 79	11,746 69		3 08	50 74	774,620 31
Toronto General Insurance Co.	3,500 00	41,300 00	848,838 04	131,061 55	82,321 51	11,735 72	99,340 72		143 89	11,849 04	1,230,090 47
Wellington Fire Insurance Co.		1,844 33	537,986 23	55,072 50	37,250 97	4,931 19	61,673 32			4,609 11	703,367 65
CASH MUTUAL											
Economical	69,465 54	769,050 34	1,127,369 52	69,889 33	41,971 22	22,556 72	43,216 91			2,000 00	2,145,519 58
Gore District	140,016 22	192,773 89	1,787,104 12		71,018 49	31,193 19	38,207 47		422 61		2,260,735 99
Perth	41,000 00	31,043 80	1,314,646 45		80,078 81	19,335 51	27,882 42		14 58		1,514,001 57
Waterloo	45,000 00	141,512 50	1,365,381 12	7,501 00	99,542 14	16,307 61	43,280 22				1,718,524 59
MUTUAL											
Union Mutual			621,625 34	399,202 11	120,586 92	6,691 50	21,230 70		16,123 65		1,185,460 2
STOCK MUTUAL											
Stanstead and Sherbrooke Fire Insurance Co.	103,156 85	199,702 71	617,935 00		77,565 65	11,532 17	58,872 73		7,272 79		1,076,037 90
Totals	880,946 86	1,414,836 91	11,027,818 27	971,305 86	1,011,493 22	157,185 44	708,001 50	2,889 00	79,685 90	206,508 50	16,460,671 46

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Federal Fire Insurance Co., $101,435.85; Hand-in-Hand Insurance Co., $47,990.60; Merchants Fire Insurance Co., $66,140.00; Pilot Insurance Co., $30,000.00; Provident Assurance Co., $127,972.50; Queen City Fire Insurance Co., $61,893.33; Toronto General Insurance Co., $86,000.00; Wellington Fire Insurance Co., $100,000.00; Economical Mutual Fire Insurance Co., $241,000.00; Gore District Mutual Fire Insurance Co., $101,000.00; Perth Mutual Fire Insurance Co., $100,000.00; Waterloo Mutual Fire Insurance Co., $100,000.00; Stanstead and Sherbrooke Fire Insurance Co., $53,000.00; Union Mutual Fire Insurance Co. maintains with Canadian trustee approved assets in excess of liabilities in Canada.

II.—FIRE AND OTHER CLASSES—*Continued*

LIABILITIES, DECEMBER 31ST, 1935

Name of Company	Provision for unpaid claims in Ontario.	Provision for unpaid claims elsewhere.	Reserve of unearned premiums in Ontario.	Reserve of unearned premiums elsewhere.	Dividends to shareholders.	Taxes and other expenses due and accrued.	Contingency reserve.	All other liabilities.	Total liabilities except capital stock.	Excess of assets over liabilities, excluding capital stock.	Capital stock paid in.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c.	$ c.
JOINT STOCK											
Federal Fire Insurance Co......	4,998 18	1,132 68	163,822 34	13,867 85	....	8,827 14	....	12,347 96	204,996 15	329,403 89	125,000 00
Hand-in-Hand Insurance Co....	7,199 00	....	38,309 34	13 15	....	2,694 26	....	168,837 18	217,052 93	253,247 95	100,000 00
Merchants Fire Insurance Co...	5,317 00	....	133,604 33	61 41	....	12,831 32	21,285 19	349 31	173,448 56	613,948 12	150,000 00
Pilot Insurance Co............	131,258 83	220 00	223,587 97	1,574 09	....	15,416 67	....	3,854 22	375,911 78	364,095 93	270,000 00
Provident Assurance Co........	50,501 49	337,658 62	49,678 97	262,307 98	....	4,409 29	....	371,950 97	1,076,507 32	243,700 55	253,444 00
Queen City Fire Insurance Co..	1,759 00	....	75,969 85	52 09	....	8,884 10	....	1,485 30	88,150 34	686,469 97	100,000 00
Toronto General Insurance Co..	52,112 85	140,566 32	135,178 01	153,694 60	....	18,073 89	35,000 00	21,599 23	556,224 90	673,865 57	284,391 00
Wellington Fire Insurance Co..	25,317 35	2,091 58	197,157 86	37,531 23	....	12,021 50	....	14,594 14	288,713 66	414,653 99	150,000 00
CASH MUTUAL											
Economical..................	2,834 70	1,670 37	183,342 27	23,378 91	....	7,917 41	135,000 00	1,870 69	356,014 35	1,789,505 23	....
Gore District................	13,029 47	1,445 20	244,899 94	19,257 86	....	9,000 00	52,944 22	20,641 29	361,217 98	1,899,518 01	....
Perth........................	13,694 81	....	149,028 82	....	....	10,000 00	75,000 00	137 01	247,860 64	1,266,140 93	....
Waterloo.....................	6,000 00	2,000 00	231,792 84	21,831 15	....	7,500 00	150,000 00	2,415 81	421,539 80	1,296,984 79	....
MUTUAL											
Union Mutual................	....	23,912 94	5,581 41	549,370 37	....	13,766 79	....	17,847 42	610,478 93	574,981 29	150,000 00
STOCK MUTUAL											
Stanstead and Sherbrooke Fire Insurance Co..............	1,064 15	7,776 74	64,355 89	164,803 66	....	11,626 48	....	7,321 08	256,948 00	819,089 90	150,000 00
Totals.................	315,086 83	518,474 45	1,896,309 84	1,247,744 35	....	142,968 85	469,229 41	645,251 61	5,235,065 34	11,225,606 12	1,732,835 00

II.—FIRE AND OTHER CLASSES—*Continued*

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING DECEMBER 31ST, 1935

Name of Company	Net premiums written in Ontario.	Net premiums written elsewhere.	Total net premiums written.	Net premiums earned in Ontario	Net premiums earned elsewhere.	Total net premiums earned.	Net claims and adjustment expenses in Ontario.	Net claims and adjustment expenses elsewhere.	Net commissions and other expenses	Total net claims, commissions, adjustment and other expenses.	Underwriting profit or loss (*).
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co.	204,841 63	21,508 37	226,350 00	199,413 17	10,983 09	210,396 26	74,381 28	5,200 00	110,018 19	189,599 47	20,796 79
Hand-in-Hand Insurance Co.	53,999 03	18 70	54,017 73	54,328 63	18 70	54,347 33	21,898 70	....	29,909 78	51,808 48	2,538 85
Merchants Fire Insurance Co.	159,728 71	153 50	159,882 21	166,283 22	92 09	166,375 31	43,254 96	....	96,984 70	140,239 66	26,135 65
Pilot Insurance Co.	586,864 43	4,722 99	591,587 42	566,443 13	3,597 98	570,041 11	349,461 19	1,720 31	298,953 72	650,135 22	*80,094 11
Provident Assurance Co.	132,990 44	823,420 93	956,411 37	183,306 75	830,180 66	1,013,487 41	183,465 94	432,402 04	400,695 33	1,016,563 31	*3,075 90
Queen City Fire Insurance Co.	73,058 76	104 18	73,162 94	75,715 08	52 09	75,767 17	21,461 26	....	43,796 16	65,257 42	10,509 75
Toronto General Insurance Co.	267,710 24	350,477 03	618,187 27	264,670 23	344,634 02	609,304 25	108,991 10	183,479 23	331,987 12	624,457 45	*15,153 20
Wellington Fire Insurance Co.	319,849 80	62,246 21	382,096 01	313,371 63	44,474 37	357,846 00	134,760 93	22,877 66	174,519 48	332,158 07	25,687 93
CASH MUTUAL											
Economical	271,266 23	42,210 33	313,476 56	259,262 44	41,604 46	300,866 90	78,601 81	21,577 93	157,461 76	257,641 50	43,225 40
Gore	296,224 28	38,381 21	334,605 49	277,703 62	38,474 68	316,178 30	97,229 24	10,731 52	154,393 46	262,354 22	53,824 08
Perth	179,172 41	....	179,172 41	175,192 69	6,791 82	181,984 51	71,468 13	....	91,015 48	162,483 61	19,500 90
Waterloo	255,067 79	44,137 86	299,205 65	254,082 69	43,097 19	297,179 88	103,004 01	20,210 25	149,861 41	273,075 67	24,104 21
MUTUAL											
Union Mutual	9,008 09	515,560 56	524,568 65	11,716 76	399,150 03	410,866 79	2,857 13	115,791 50	102,275 46	220,924 09	189,942 70
STOCK MUTUAL											
Stanstead and Sherbrooke Fire Ins. Co.	89,981 81	206,064 94	296,046 75	84,774 54	182,398 74	267,173 28	32,895 23	73,484 57	113,572 93	219,952 73	47,220 55
Totals	2,899,763 65	2,109,006 81	5,008,770 46	2,886,264 58	1,945,549 92	4,831,814 50	1,323,730 91	887,475 01	2,255,444 98	4,466,650 90	365,163 60

*Deficit

II.—FIRE AND OTHER CLASSES—*Concluded*

Profit and Loss Account for the Year Ending December 31st, 1935—*Concluded*

Name of Company	Interest, dividends and rents earned.	Bad debts recovered previously written off.	Profit on sale of investments.	Other gains.	Total other revenue.	Loss on sale of investments.	Bad debts written off.	Decrease in market value of investments	Other expenditure.	Total other expenditure.	Excess of other revenue over other expenditure.	Total net profit or loss (*) for year.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
JOINT STOCK												
Federal Fire Insurance Co.	18,876 64	....	....	9,980 02	28,856 66	....	....	8,482 95	1,680 00	10,162 95	17,693 71	39,490 50
Hand-in-Hand Insurance Co.	13,001 87	....	2,803 69	....	15,805 56	....	30 57	3,280 60	1,290 97	4,602 14	11,203 42	13,742 27
Merchants Fire Insurance Co.	32,377 12	....	....	3 50	32,380 62	3,942 62	66 63	18,697 53	37 50	22,744 28	9,636 34	35,771 99
Pilot Insurance Co.	20,114 86	....	16,510 00	66 75	36,691 61	....	1,673 54	....	324 60	1,998 14	34,693 47	*45,400 64
Provident Assurance Co.	23,910 30	915 59	5,209 85	1,829 22	31,864 96	750 00	13,078 26	120,085 30	11,986 21	145,899 77	†114,034 81	*117,110 71
Queen City Fire Insurance Co.	32,192 61	....	4,783 54	6 00	36,982 15	....	11 82	18,831 04	442 16	19,285 02	17,697 13	28,206 88
Toronto General Insurance Co.	51,555 11	2,373 76	1,253 50	2,599 22	57,781 59	....	1,129 47	....	2,077 36	3,206 83	54,574 76	39,421 56
Wellington Fire Insurance Co.	25,682 48	....	....	5,308 13	30,990 61	....	....	....	5,717 00	5,717 00	25,273 61	50,961 54
CASH MUTUAL												
Economical	90,907 55	158 04	2,302 62	889 53	94,257 74	....	....	....	1,225 63	1,225 63	93,032 11	136,257 51
Gore	99,822 99	....	25,692 95	....	125,515 94	....	....	....	3,000 00	3,000 00	122,515 94	176,340 02
Perth	61,094 20	....	6,054 25	....	67,148 45	....	....	....	31,770 09	31,770 09	35,378 36	54,879 26
Waterloo	63,003 86	....	....	83 10	63,086 96	61,709 79	2,776 10	....	....	64,485 89	†398 93	22,705 28
MUTUAL												
Union Mutual	28,385 85	....	....	102,433 84	130,819 69	11,155 79	....	....	....	11,155 79	119,663 90	309,606 60
STOCK MUTUAL												
Stanstead and Sherbrooke Fire Ins. Co.	38,929 09	....	....	....	38,929 09	6,902 00	....	....	5,000 00	11,902 00	27,027 09	74,247 64
Totals	599,854 53	3,447 39	64,610 40	123,199 31	791,111 63	84,460 20	18,766 39	169,377 42	64,551 52	337,155 53	453,956 10	819,119 70

*Deficit. †Increase in investment reserve.

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK AND CASH MUTUAL INSURANCE COMPANIES WRITING FIRE AND OTHER CLASSES

For the Year Ending December 31st, 1935

Classes of Insurance	Ontario						Ontario and elsewhere					
	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
Federal Fire Insurance Company												
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	36,969,043 00	45,550,461 00	303,426 07	116,177 60	187,248 47	61,235 45	39,481,399 00	47,262,444 00	331,268 12	126,729 77	204,538 35	64,503 08
Plate Glass	....	....	7,668 86	692 61	6,976 25	3,164 73	....	....	10,109 30	987 50	9,121 80	3,667 39
Public Liability	....	....	4,843 55	1,385 46	3,458 09	1,396 50	....	....	5,468 49	1,584 64	3,883 85	1,396 50
Theft	....	....	8,798 28	1,639 46	7,158 82	5,416 79	....	....	10,747 20	1,941 20	8,806 00	6,706 57
Totals	36,969,043 00	45,550,461 00	324,736 76	119,895 13	204,841 63	71,213 47	39,481,399 00	47,262,444 00	357,593 11	131,243 11	226,350 00	76,273 54
Hand-in-Hand Insurance Company												
Fire	7,354,929 00	8,539,427 00	52,159 92	4,620 89	47,539 03	19,539 71	7,393,491 00	8,577,989 00	52,186 21	4,628 48	47,557 73	19,539 71
Automobile	....	....	5,499 72	745 92	4,753 80	952 26	....	....	5,499 72	745 92	4,753 80	952 26
Plate Glass	....	....	1,723 81	39 19	1,684 62	453 86	....	....	1,723 81	39 19	1,684 62	453 86
Sprinkler Leakage	....	....	21 58	....	21 58	....	....	....	21 58	....	21 58	....
Totals	7,354,929 00	8,539,427 00	59,405 03	5,406 00	53,999 03	20,945 83	7,393,491 00	8,577,989 00	59,431 32	5,413 59	54,017 73	20,945 83
Merchants Fire Insurance Company												
Fire	32,442,038 00	48,765,191 00	189,224 11	37,333 40	151,890 71	39,125 13	33,524,163 00	48,846,416 00	189,382 21	37,338 00	152,044 21	39,125 13
Automobile	....	....	8,768 86	1,196 28	7,572 58	631 69	....	....	8,768 86	1,196 28	7,572 58	631 69
Sprinkler Leakage	....	....	205 34	20 69	184 65	40 35	....	....	205 34	20 69	184 65	40 35
Weather	....	....	88 73	7 96	80 77	....	....	....	88 73	7 96	80 77	....
Totals	32,442,038 00	48,765,191 00	198,287 04	38,558 33	159,728 71	39,797 17	33,524,163 00	48,846,416 00	198,445 14	38,562 93	159,882 21	39,797 17
Pilot Insurance Company												
Fire	7,300,091 00	7,910,412 00	48,986 96	24,066 16	24,920 80	13,119 87	7,300,091 00	7,910,412 00	48,986 96	24,066 16	24,920 80	13,119 87
Automobile	....	....	767,015 74	220,157 84	546,857 90	345,101 98	....	....	770,227 19	220,896 20	549,330 99	346,563 95
Accident	....	....	469 30	258 09	211 21	50 27	....	....	469 30	258 09	211 21	50 27
Employers' Liability	....	....	584 09	170 06	414 03	....	....	....	1,982 83	450 85	1,531 98	30 00
Guarantee	....	....	4,103 20	1,292 32	2,810 88	176 88	....	....	4,271 89	1,292 32	2,979 57	176 88
Inland Transportation	....	....	2,105 56	518 27	1,587 29	988 86	....	....	2,105 56	518 27	1,587 29	988 86
Plate Glass	....	....	3,138 71	580 43	2,558 28	922 96	....	....	3,282 65	606 23	2,676 42	972 96
Public Liability	....	....	6,564 13	1,843 12	4,721 01	3,526 10	....	....	7,284 37	1,982 75	5,301 62	3,551 85
Theft	....	....	3,668 98	885 95	2,783 03	730 84	....	....	4,027 82	980 28	3,047 54	757 84
Totals	7,300,091 00	7,910,412 00	836,636 67	249,772 24	586,864 43	364,617 74	7,300,091 00	7,910,412 00	842,638 57	251,051 15	591,587 42	366,212 48

PROVIDENT ASSURANCE COMPANY

	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	6,688,850 00	5,182,024 00	97,040 29	93,843 23	3,197 06	22,271 04	71,887,250 00	39,822,831 00	721,897 53	474,389 13	247,508 40	116,999 91
Automobile			318,832 74	212,367 22	106,465 52	109,392 40			758,088 53	474,925 30	283,163 23	225,799 81
Accident and Sickness			11,604 70	2,144 62	9,460 08	13,690 81			70,928 43	7,232 45	63,695 98	40,717 55
Workmen's Compensation			151 09	88 48	62 61				323,951 08	69,826 01	254,125 07	71,901 36
Guarantee			191 50	25 49	166 01				27,987 81	4,881 69	23,106 12	4,365 76
Inland Transportation			5,506 05	3,118 29	2,387 76	1,794 96			7,729 64	3,733 50	3,996 14	3,019 51
Plate Glass			1,658 87	683 23	975 64	725 60			17,205 04	6,199 39	11,005 65	8,097 81
Public Liability			13,798 30	4,754 76	9,043 54	4,654 13			42,957 85	12,305 53	30,652 32	11,506 37
Theft			1,776 53	544 31	1,232 22	531 37			24,269 44	7,318 59	16,950 85	8,699 65
Life									32,596 84	7,060 27	25,536 57	26,459 31
Totals	6,688,850 00	5,182,024 00	450,560 07	317,569 63	132,990 44	153,060 31	71,887,250 00	39,822,831 00	2,027,612 19	1,067,871 86	959,740 33	517,567 04

QUEEN CITY FIRE INSURANCE COMPANY

Fire	14,051,425 00	24,115,079 00	82,985 08	9,966 66	73,018 42	20,311 40	14,109,925 00	24,173,579 00	83,089 26	9,966 66	73,122 60	20,311 40
Sprinkler Leakage			11 75		11 75				11 75		11 75	
Weather			28 59		28 59				28 59		28 59	
Totals	14,051,425 00	24,115,079 00	83,025 42	9,966 66	73,058 76	20,311 40	14,109,925 00	24,173,579 00	83,129 60	9,966 66	73,162 94	20,311 40

TORONTO GENERAL INSURANCE COMPANY

Fire	16,785,323 00	19,572,213 00	126,110 87	52,540 53	73,570 34	22,263 47	31,742,228 00	32,413,627 00	277,178 39	131,096 55	146,081 84	55,918 87
Automobile			221,949 67	71,460 04	150,489 63	62,972 80			437,469 37	140,062 88	297,406 49	154,905 16
Accident			2,891 55	2,419 36	472 19	293 30			5,570 55	3,210 79	2,359 76	1,345 70
Employers' Liability			389 85	108 95	280 90	—7 38			6,477 71	1,612 30	4,865 41	42,488 73
Guarantee			21,103 70	3,968 64	17,135 06	273 31			67,178 63	14,243 37	52,935 26	1,764 95
Inland Transportation			6,681 25	2,934 84	3,746 41	1,122 86			11,991 08	3,402 88	8,588 20	1,304 14
Plate Glass			2,937 61	478 57	2,459 04	1,774 33			12,820 40	2,857 10	9,963 30	4,506 95
Public Liability			18,932 86	4,420 05	14,512 81	—1,096 04			37,159 62	12,123 36	25,036 26	3,313 28
Theft			4,267 48	879 67	3,387 81	5,465 93			20,505 39	3,890 22	16,615 17	7,534 37
Weather			4 25	27 00	—22 75	1,979 98			492 22	244 25	247 97	1,979 98
Workmen's Compensation			180 00	17 55	162 45				50,807 03	3,374 82	47,432 21	—13,450 16
Blanket Residence			1,992 12	475 77	1,516 35	231 45			10,131 85	3,476 45	6,655 40	2,264 52
Totals	16,785,323 00	19,572,213 00	407,441 21	139,730 97	267,710 24	95,274 01	31,742,228 00	32,413,627 00	937,782 24	319,594 97	618,187 27	263,876 49

WELLINGTON FIRE INSURANCE COMPANY

Fire	42,694,937 00	53,357,353 00	322,160 69	128,670 73	193,489 96	70,985 00	53,108,155 00	61,415,828 00	412,143 08	166,036 15	246,106 93	90,079 57
Automobile			166,165 62	39,805 78	126,359 84	54,166 26			180,155 98	44,166 90	135,989 08	56,915 43
Totals	42,694,937 00	53,357,353 00	488,326 31	168,476 51	319,849 80	125,151 26	53,108,155 00	61,415,828 00	592,299 06	210,203 05	382,096 01	146,995 00

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK AND CASH MUTUAL INSURANCE COMPANIES WRITING FIRE AND OTHER CLASSES—*Concluded*

FOR THE YEAR ENDING DECEMBER 31ST, 1935

Classes of Insurance	Ontario						Ontario and elsewhere					
	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
ECONOMICAL MUTUAL FIRE INSURANCE COMPANY												
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	38,270,376 00	54,009,270 00	345,151 38	74,218 98	270,932 40	77,157 97	43,355,438 00	59,685,716 00	395,406 66	82,263 93	313,142 73	98,735 90
Weather	....	....	378 83	45 00	333 83	....	....	....	378 83	45 00	333 83	....
Totals	38,270,376 00	54,009,270 00	345,530 21	74,263 98	271,266 23	77,157 97	43,355,438 00	59,685,716 00	395,785 49	82,308 93	313,476 56	98,735 90
GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY												
Fire	28,821,476 80	62,241,361 05	377,616 71	81,392 43	296,224 28	94,282 48	34,270,212 87	67,537,847 12	420,773 56	86,168 07	334,605 49	104,633 70
PERTH MUTUAL FIRE INSURANCE COMPANY												
Fire	29,527,229 00	43,116,736 00	274,316 47	95,144 06	179,172 41	69,508 61	29,527,229 00	43,116,736 00	274,316 47	95,144 06	179,172 41	69,508 61
WATERLOO MUTUAL FIRE INSURANCE COMPANY												
Fire	36,365,223 00	64,220,464 00	350,729 63	95,661 84	255,067 79	101,272 42	41,447,166 00	69,534,411 00	401,770 76	102,565 11	299,205 65	121,482 67
*UNION MUTUAL FIRE INSURANCE COMPANY												
Fire	363,962 00	425,182 00	3,132 11	—182 06	3,314 17	34 98	1,100,699 00	1,231,369 00	13,420 36	4,412 27	9,008 09	2,857 13
STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY												
Fire	15,356,469 71	14,377,576 04	130,247 71	40,265 90	89,981 81	31 630 75	50,640,166 67	40,803,684 91	494,263 54	198,216 79	296,046 75	101,129 70

*Business in Canada only.

DEVELOPMENT OF CLAIMS VALUATIONS, COMBINING ALL CLASSES OF INSURANCE

SHOWING VALUATIONS OF CLAIMS BY YEARS OF INCURRENCE AS ULTIMATELY DEVELOPED IN COMPARISON WITH ESTIMATES MADE

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1926	54,957 14	55,291 68	55,291 68	55,291 68	55,291 68	55,291 68	55,291 68
1927	52,910 36	52,818 41	52,818 41	52,818 41	52,818 41	52,818 41	52,818 41
1928	62,542 52	63,417 43	63,417 43	63,417 43	63,417 43	63,417 43	63,417 43
1929	69,724 84	66,875 57	66,875 57	66,875 57	66,875 57	66,875 57	66,875 57
1930	130,967 20	120,884 59	120,884 59	120,884 59	120.884 59	120,884 59	....
1931	109,764 22	109,764 22	109,764 22	109,764 22	109,764 22	....	....
1932	124,138 00	116,527 74	116,527 74	116,527 74	....	....	....
1933	98,995 96	95,381 75	95.381 75	....	....	....	....
1934	98.956 63	94,875 84	....	....	....	....	....
1935	83.295 13	....	....	....	....	....	....

HAND-IN-HAND INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1926	48,365 72	48,365 72	48,365 72	48,365 72	48,365 72	48,365 72	48,365 72
1927	52,196 56	52,196 56	52,196 56	52,196 56	52,196 56	52,196 56	52,196 56
1928	43.458 46	41,309 53	41,309 53	41,309 53	41,309 53	41,309 53	41,309 53
1929	89.166 49	81,920 65	81,920 65	81,290 65	81,290 65	81,290 65	81,290 65
1930	37,451 84	37,257 50	37,257 50	37,257 50	37,257 50	37,257 50	....
1931	47,441 73	47,202 18	47,202 18	47,202 18	47,202 18	....	....
1932	41.158 25	40,494 91	40,494 91	40,494 91	....	....	....
1933	48.473 94	47,743 66	47,743 66	....	....	....	....
1934	28,380 03	28.830 60	....	....	....	....	....
1935	21.938 55	....	....	....	....	....	....

MERCHANTS FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1926	136,049 80	136,785 74	136,785 74	136,785 74	136,785 74	136,785 74	136,785 74
1927	88,891 69	88,097 87	88,097 87	88,097 87	88,097 87	88,097 87	88,097 87
1928	103,558 63	102,311 97	102,311 97	102,311 97	102,311 97	102,311 97	102,311 97
1929	96,616 39	95,036 07	95,036 07	95,036 07	95,036 07	95,036 07	95,036 07
1930	109,575 36	109,052 41	109,052 41	109,052 41	109,052 41	109,052 41	....
1931	96,661 82	95,431 49	95,431 49	95,431 49	95,431 49	....	....
1932	97,752 85	97,345 72	97,345 72	97,345 72	....	....	....
1933	106,255 11	104,120 76	102,192 06	....	....	....	....
1934	68,225 43	66,510 24	....	....	....	....	....
1935	46,898 85	....	....	....	....	....	....

PILOT INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1927	5,828 24	7,738 69	8,663 09	8,663 09	8,663 09	8,663 09	8,663 09
1928	59,295 03	71,945 82	72,766 75	72,659 95	72,635 20	72,651 70	72,706 70
1929	122,648 37	133,972 98	135,718 74	136,053 76	136,060 26	136,060 26	136,060 26
1930	232,002 05	261,660 45	265,907 50	265,548 40	265,548 40	265,510 00	....
1931	287,668 64	301,748 07	304,193 48	308,575 62	308,656 05	....	....
1932	231,169 41	242,555 38	244,264 57	244,803 94	....	....	....
1933	234,907 67	235,654 91	242,066 69	....	....	....	....
1934	263,092 16	319,870 38	....	....	....	....	....
1935	328,430 58	....	....	....	....	....	....

PROVIDENT ASSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1926...........	257,870 48	327,288 96	327,288 96	327,288 96	304,693 73	304,693 73	310,612 66
1927...........	347,714 44	441,792 98	437,654 98	436,835 05	436,835 05	437,376 60	437,716 16
1928...........	545,610 66	424,641 61	441,194 90	441,194 90	454,698 87	452,213 66	458,065 94
1929...........	721,749 94	744,618 87	744,618 87	784,888 50	782,381 04	785,126 29	799,378 16
1930...........	571,946 57	708,225 64	658,620 54	662,307 54	662,319 70	661,432 28	....
1931...........	682,938 64	699,519 99	720,770 73	719,613 05	717,280 65	....	....
1932...........	615,051 17	604,841 24	609,712 13	606,158 04	....	....	....
1933...........	498,417 33	528,928 50	523,688 36	....	....	....	....
1934...........	618,039 19	634,060 50	....	....	....	....	....
1935...........	617,842 15	....	....	....	....	....	....

QUEEN CITY FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1926...........	44,818 27	44,818 27	44,818 27	44,818 27	44,818 27	44,818 27	44,818 27
1927...........	34,876 24	34,876 24	34,876 24	34,876 24	34,876 24	34,876 24	34,876 24
1928...........	38,742 88	39,198 15	39,198 15	39,198 15	39,198 15	39,198 15	39,198 15
1929...........	46,944 23	46,888 83	46,888 83	46,888 83	46,888 83	46,888 83	46,888 83
1930...........	40,188 46	39,870 18	39,870 18	39,870 18	39,870 18	39,870 18	....
1931...........	60,447 40	57,937 55	57,937 55	57,937 55	57,937 55	....	....
1932...........	38,962 68	38,644 49	38,644 49	38,644 49	....	....	....
1933...........	51,326 71	51,778 12	51,788 12	....	....	....	....
1934...........	35,205 81	35,112 96	....	....	....	....	....
1935...........	21,557 19	....	....	....	....	....	....

STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928...........	66,310 99	66,310 99	66,310 99	66,310 99	66,310 99	66,310 99	66,310 99
1929...........	110,907 57	110,907 57	110,907 57	110,907 57	110,907 57	110,907 57	110,907 57
1930...........	125,992 06	124,947 39	125,181 81	125,181 81	125,181 81	125,181 81	....
1931...........	145,248 13	144,350 79	144,350 79	144,458 06	144,458 06	....	....
1932...........	253,672 77	254,749 46	252,544 91	253,294 91	....	....	....
1933...........	127,398 64	127,326 49	125,828 20	....	....	....	....
1934...........	112,316 72	111,456 70	....	....	....	....	....
1935...........	102,738 01	....	....	....	....	....	....

TORONTO GENERAL INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1926...........	466,965 34	525,748 28	529,428 83	538,437 79	538,437 79	542,988 16	544,512 31
1927...........	401,321 29	444,184 27	454,194 61	454,194 61	459,722 80	457,822 80	457,822 80
1928...........	362,063 58	410,366 35	377,547 85	386,083 88	386,380 36	386,820 37	458,725 39
1929...........	542,691 78	539,627 75	536,380 95	537,197 35	542,659 75	542,451 12	543,720 87
1930...........	747,110 57	673,652 03	689,067 17	702,692 56	703,333 93	703,337 58	....
1931...........	510,908 66	430,078 06	447,242 29	440,765 79	440,655 55	....	....
1932...........	411,666 47	352,701 43	350,308 45	351,189 67	....	....	....
1933...........	284,543 37	282,526 11	278,283 00	....	....	....	....
1934...........	298,905 41	288,441 61	....	....	....	....	....
1935...........	307,412 86	....	....	....	....	....	....

WELLINGTON FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1926...........	85,288 86	84,838 03	84,838 03	84,838 03	84,838 03	84,838 03	84,838 03
1927...........	95,319 87	95,933 11	95,933 11	95,933 11	95,933 11	95,933 11	95,933 11
1928...........	81,451 79	80,690 98	80,690 98	80,690 98	80,690 98	80,690 98	80,690 98
1929...........	84,971 33	83,699 68	83,699 68	83,699 68	83,699 68	83,699 68	83,699 68
1930...........	113,699 64	87,553 35	87,553 35	87,553 35	87,553 35	87,553 35	....
1931...........	146,043 54	146,043 54	146,043 54	146,043 54	146,043 54	....	....
1932...........	129,882 96	114,275 92	114,275 92	114,275 92	....	....	....
1933...........	162,079 42	139,094 40	139,094 40	....	....	....	....
1934...........	185,867 95	179,048 26	....	....	....	....	....
1935...........	171,824 61	....	....	....	....	....	....

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MUTUAL INSURANCE CORPORATIONS

I. FARMERS' MUTUALS—FIRE [See page 102]
II. FARMERS' MUTUALS—WEATHER [See page 110]
III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS.

ASSETS AND LIABILITIES: RECEIPTS AND EXPENDITURES

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES

ASSETS, DECEMBER 31ST, 1935

Name of Insurer	Book value of real estate	Mortgage loans on real estate	Book value of bonds and debentures	Book value of stocks	Cash on hand, in banks, and other depositories	Premium deposits in course of collection and bills receivable taken thereon	Other assets	Interest and dividends due and accrued	Reinsurance on losses paid	Market value of bonds and stocks over book value	Total admitted assets
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual			541,681 46	1,559,762 15	71,936 17	26,559 61		5,882 23		—142,317 56	2,063,504 06
Arkwright Mutual			5,754,036 60	915,671 90	604,643 49	85,117 21		73,470 45		—508,883 48	6,924,056 17
Blackstone Mutual			1,841,418 51	1,727,579 31	164,347 86	49,499 51		18,580 36		—413,757 35	3,387,668 20
Boston Manufacturers			6,256,035 34	740,127 69	387,222 31	246,946 47		71,909 71		—387,185 53	7,315,055 99
Cotton & Woollen Manufacturers			1,598,360 35	28,400 00	108,672 63	18,079 60		21,467 51		—48,666 12	1,726,313 97
Enterprise Mutual			542,686 58	1,530,334 89	74,172 00	26,559 60		6,075 14		—145,714 57	2,034,113 64
Fall River Manufacturers			1,734,333 48	279,160 20	125,326 76	21,283 64		22,818 38		+59,364 01	2,242,286 47
Firemen's Mutual	137,869 31	185,288 76	2,169,103 06	2,128,060 32	257,054 01	79,710 27		28,886 56		—230,716 71	4,755,255 58
Hope Mutual			1,094,460 23	318,462 32	51,807 50	18,020 77		8,947 78		—149,108 28	1,342,590 32
Industrial Mutual			913,478 75	14,200 00	59,041 60	9,039 77		12,164 16		—16,165 80	991,758 48
Manufacturers Mutual			924,122 41	2,517,048 39	299,212 87	44,265 94		10,586 38		—283,596 03	3,511,639 96
Mechanics' Mutual			658,639 78	1,727,098 95	66,088 57	26,559 60		7,918 18		—198,728 77	2,287,576 31
Mercantile Mutual		12,300 00	419,409 89	746,329 00	70,413 04	25,171 67		5,045 72		—156,086 95	1,122,582 37
Merchants' Mutual			1,008,880 26	952,025 42	95,350 05	29,674 38		10,336 11		—245,072 03	1,851,194 19
Mill Owners' Mutual			553,262 02	228,050 53	61,657 80	16,696 52		7,123 32		—37,878 02	828,912 17
Paper Mill Mutual			616,220 10	17,700 00	53,615 79	6,932 49		7,972 24		—23,295 92	679,144 70
Philadelphia Manufacturers			1,433,239 38	461,586 53	56,053 66	22,898 84		15,353 93		—254,786 90	1,734,345 44
Protection Mutual		8,900 00	782,658 13	288,840 04	140,499 00	25,044 73	4,241 96	11,306 21		—39,767 13	1,221,722 94
Rhode Island Mutual			1,041,422 24	2,759,839 16	119,268 10	44,265 94		11,490 84		—323,302 79	3,652,983 49
Rubber Manufacturers			1,611,916 99	28,400 00	117,094 97	18,079 60		21,852 93		—51,485 51	1,745,858 98
State Mutual			1,259,457 14	3,430,034 84	129,068 28	53,119 20		13,544 02		—222,791 10	4,662,432 38
What Cheer Mutual			1,171,401 34	329,172 47	70,699 41	18,020 74		9,228 32		—160,890 04	1,437,632 24
Worcester Manufacturers			1,655,310 00	229,513 75	216,737 46	19,203 94		26,127 08		—42,670 17	2,104,222 06
Totals	137,869 31	206,488 76	35,581,534 04	22,957,397 86	3,399,983 33	930,750 04	4,241 96	428,087 56		—4,023,502 75	59,622,850 11

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—*Continued*

LIABILITIES, DECEMBER 31ST, 1935

Name of Insurer	Provision for unpaid claims	Unearned premium deposits	Administration expense accrued	Return premium deposits	Contingency Reserve	Taxes due and accrued	Borrowed money	All other liabilities	Total liabilities	Excess of admitted assets over liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual	13,962 33	884,653 87	492 69	8 88		2,586 97			901,704 74	1,161,799 32
Arkwright Mutual	67,926 46	2,220,154 03	2,500 00			9,941 76			2,300,522 25	4,623,533 92
Blackstone Mutual	31,604 13	1,498,567 30	1,073 17			9,500 00			1,540,744 60	1,846,923 60
Boston Manufacturers	74,794 51	2,902,155 45	3,141 39			8,620 95		659 02	2,989,371 32	4,325,684 67
Cotton & Woollen Manufacturers	15,913 60	564,205 84	1,818 92			3,930 56			585,868 92	1,140,445 05
Enterprise Mutual	13,962 34	884,653 87	492 69	8 88		2,586 97			901,704 75	1,132,408 89
Fall River Manufacturers	24,706 30	821,514 48	44 55			1,964 22		1,940 84	850,170 39	1,392,116 08
Firemen's Mutual	37,464 57	2,257,532 93	8,905 00			15,457 00		77 00	2,319,436 50	2,435,819 08
Hope Mutual	10,626 86	574,870 62	4,442 59						589,940 07	752,650 25
Industrial Mutual	7,984 29	281,852 53	909 45			2,270 48			293,016 75	698,741 73
Manufacturers' Mutual	23,270 56	1,474,423 09	821 14	14 81		4,311 63			1,502,841 23	2,008,798 73
Mechanics' Mutual	13,962 33	884,653 88	492 69	8 88		2,586 98			901,704 76	1,385,871 55
Mercantile Mutual	11,830 82	712,905 15	2,812 00			4,195 00			731,742 97	390,839 40
Merchants' Mutual	17,347 32	873,472 48	510 00			5,800 00			897,129 80	954,064 39
Mill Owners' Mutual	3,081 05	406,914 03	4,241 96			2,900 00			417,137 04	411,775 13
Paper Mill Mutual	7,976 90	236,150 09	1,000 00			800 00			245,926 99	433,217 71
Philadelphia Manufacturers	14,643 51	882,729 32	500 00		21,534 32	1,500 00			920,907 15	813,438 29
Protection Mutual	4,621 58	605,369 41	700 00			4,000 00			614,690 99	607,031 95
Rhode Island Mutual	23,270 56	1,474,423 09	821 14	14 81		4,311 63			1,502,841 23	2,150,142 26
Rubber Manufacturers	15,913 60	564,205 84	1,818 92			3,874 41			585,812 77	1,160,046 21
State Mutual	27,924 67	1,769,307 70	985 38	17 77		5,173 95			1,803,409 47	2,859,022 91
What Cheer Mutual	10,626 88	574,870 74	4,449 09						589,946 71	847,685 53
Worcester Manufacturers	23,736 31	813,944 53	1,718 87	1,876 01		2,500 00			843,775 72	1,260,446 34
Totals	497,151 48	24,163,530 27	44,691 64	1,950 04	21,534 32	98,812 51		2,676 86	24,830,347 12	34,792,502 99

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—*Continued*

PROFIT AND LOSS ACCOUNT, YEAR ENDING DECEMBER 31ST, 1935

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred	Administration and other expenses	Net gain from underwriting	Interest, dividends and rents earned	Increase + or decrease — in market value of investments	Profit + or loss — on sale of investments	Other revenues	Other expenditures	Net gain for policyholders on operations during the year
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual......	965,784 92	838,453 57	783,533 27	48,290 82	69,396 50	665,845 95	78,010 15	+ 372,090 28	— 12,471 07	....	....	1,103,475 31
Arkwright Mutual......	2,926,034 53	2,695,887 11	2,628,877 68	165,409 41	272,301 39	2,191,166 88	280,834 37	+ 64,555 21	+ 35,160 90	....	....	2,571,717 36
Blackstone Mutual.....	1,694,077 24	1,509,166 31	1,437,450 16	101,066 05	178,273 45	1,158,110 66	135,033 70	+ 441,075 38	– 87,474 24	....	....	1,646,745 50
Boston Mfrs...........	3,858,461 41	3,568,409 46	3,423,463 61	183,573 84	340,623 31	2,899,266 46	275,751 20	– 200,624 95	+ 63,802 87	....	....	3,038,195 58
Cotton & Woollen Mfrs.	696,505 17	618,958 10	612,871 46	41,868 15	68,786 04	502,217 27	74,908 92	– 29,965 11	+ 10,243 84	....	2,014 24	555,390 68
Enterprise Mutual......	965,784 92	838,453 58	783,533 28	48,290 81	69,391 36	665,851 11	76,020 58	+ 364,186 91	– 10,672 78	....	....	1,095,385 82
Fall River Mfrs.........	1,102,498 96	1,007,105 81	991,978 60	63,937 03	79,851 49	848,190 08	87,076 87	+ 105,981 28	— 48,133 37	....	....	993,114 86
Firemen's Mutual......	2,503,603 34	2,208,201 59	2,099,630 36	130,553 85	315,571 44	1,653,505 07	208,463 12	+ 442,215 61	– 121,738 86	....	....	2,182,444 94
Hope Mutual..........	631,275 64	562,136 04	538,405 95	39,448 55	83,556 16	415,401 24	50,841 12	+ 10,593 23	+ 8,791 70	....	1,810 98	483,816 31
Industrial Mutual......	348,049 58	309,276 04	306,347 67	20,817 36	35,553 66	249,976 65	42,480 45	– 14,097 43	+ 8,291 40	....	1,148 58	285,502 49
Manufacturers Mutual..	1,609,641 53	1,397,422 64	1,305,888 85	80,484 68	134,112 21	1,091,291 96	124,256 63	+ 567,526 82	– 22,204 49	....	....	1,760,870 92
Mechanics' Mutual.....	965,784 92	838,453 58	783,533 28	48,290 81	100,726 80	634,515 67	87,966 90	+ 392,462 62	– 12,565 36	....	....	1,102,379 83
Mercantile Mutual.....	790,611 58	699,218 61	664,932 95	41,500 82	72,828 15	550,603 98	44,324 27	+ 106,651 27	– 23,060 82	....	....	678,518 70
Merchants' Mutual.....	973,543 00	866,696 14	821,219 72	56,428 27	102,457 51	662,333 94	73,116 02	+ 238,852 83	– 51,589 82	....	....	922,712 97
Mill Owners' Mutual....	453,111 66	396,112 61	379,275 84	22,689 66	65,131 80	291,454 38	38,083 04	+ 48,824 07	– 10,493 48	....	....	367,868 01
Paper Mill Mutual.....	341,160 35	316,957 82	304,750 91	18,728 68	33,309 84	252,712 39	27,746 28	— 12,926 75	+ 9,997 68	....	....	277,529 60
Philadelphia Mfrs.......	1,054,943 99	890,916 79	898,220 28	61,852 29	126,477 77	709,890 22	73,772 07	+ 102,632 71	– 10,546 07	....	....	875,748 93
Protection Mutual......	679,667 49	594,168 87	573,915 36	34,034 51	96,878 35	443,002 50	53,631 02	+ 81,064 26	– 45,855 77	....	....	531,842 01
Rhode Island Mutual...	1,609,641 53	1,397,422 64	1,305,888 85	80,484 68	159,366 07	1,066,038 10	134,183 20	+ 614,161 49	– 19,514 80	....	....	1,794,867 99
Rubber Mfrs...........	696,505 17	618,958 10	612,871 46	41,868 15	68,703 58	502,299 73	75,817 36	+ 12,261 36	– 36,864 33	....	2,030 02	551,484 10
State Mutual..........	1,931,569 84	1,676,907 18	1,567,066 62	96,581 61	196,897 31	1,273,587 70	175,331 99	+ 810,785 31	– 32,081 18	....	....	2,227,623 82
What Cheer Mutual....	631,275 65	562,136 05	538,547 27	39,441 72	83,413 51	415,692 04	53,875 13	+ 12,481 72	+ 10,875 54	....	1,941 10	490,983 33
Worcester Mfrs.........	1,090,717 27	1,002,676 68	983,924 76	63,385 27	95,740 04	824,799 45	82,840 82	+ 51,568 60	– 27,605 00	....	....	931,603 87
Totals..........	28,520,249 69	25,414,095 32	24,346,128 19	1,529,027 02	2,849,347 74	19,967,753 43	2,354,365 21	+4,582,356 72	— 425,707 51	....	8,944 92	26,469,822 93

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—*Continued*

SURPLUS ACCOUNT, YEAR ENDING DECEMBER 31ST, 1935

Name of Insurer	Amount to credit of policyholders, January 1st, 1935	Net gain for policyholders on operations during the year	Premiums paid in advance	Unused premium deposits returned to policyholders	Transferred from contingency reserve	Ledger assets not admitted	Surplus of admitted assets over all liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual	793,562 65	1,103,475 31	....	733,153 99	....	2,084 65	1,161,799 32
Arkwright Mutual	3,993,441 16	2,571,717 36	....	2,373,384 53	443,691 53	11,931 60	4,623,533 92
Blackstone Mutual	1,466,813 97	1,646,745 50	....	1,262,198 58	....	4,437 29	1,846,923 60
Boston Manufacturers	3,864,682 66	3,038,195 58	....	3,058,362 04	552,594 42	71,425 95	4,325,684 67
Cotton & Woollen Manufacturers	1,113,300 89	555,390 68	....	537,853 27	13,336 98	3,730 23	1,140,445 05
Enterprise Mutual	772,261 71	1,095,385 82	....	733,153 99	....	2,084 65	1,132,408 89
Fall River Manufacturers	1,317,585 54	993,114 86	....	911,357 48	....	7,226 84	1,392,116 08
Firemen's Mutual	2,097,757 14	2,182,444 94	....	1,853,673 02	16,240 02	6,950 00	2,435,819 08
Hope Mutual	743,714 11	483,816 31	....	471,708 08	....	3,172 09	752,650 25
Industrial Mutual	680,121 23	285,502 49	....	268,926 62	3,904 74	1,860 11	698,741 73
Manufacturers' Mutual	1,473,325 56	1,760,870 92	....	1,221,923 33	....	3,474 42	2,008,798 73
Mechanics' Mutual	1,018,730 36	1,102,379 83	....	733,154 00	....	2,084 64	1,385,871 55
Mercantile Mutual	285,741 92	678,518 70	....	585,370 41	14,139 19	2,190 00	390,839 40
Merchants' Mutual	753,137 08	922,712 97	....	719,202 90	....	2,582 76	954,064 39
Mill Owners' Mutual	366,075 66	367,868 01	....	320,209 96	....	1,958 58	411,775 13
Paper Mill Mutual	429,076 14	277,529 60	....	278,490 33	6,780 42	1,678 12	433,217 71
Philadelphia Manufacturers	704,735 08	875,748 93	....	821,227 69	75,596 15	21,414 18	813,438 29
Protection Mutual	558,442 68	531,842 01	....	480,314 97	....	2,937 77	607,031 95
Rhode Island Mutual	1,580,672 02	1,794,867 99	....	1,221,923 33	....	3,474 42	2,150,142 26
Rubber Manufacturers	1,143,789 43	551,484 10	....	537,853 27	6,356 18	3,730 23	1,160,046 21
State Mutual	2,101,876 40	2,227,623 82	....	1,466,308 01	....	4,169 30	2,859,022 91
What Cheer Mutual	831,941 24	490,983 33	....	472,056 95	....	3,182 09	847,685 53
Worcester Manufacturers	1,239,136 03	931,603 87	....	904,236 98	....	6,056 58	1,260,446 34
Totals	29,329,920 66	26,469,822 93	....	21,966,043 73	1,132,639 63	173,836 50	34,792,502 99

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—*Continued*

ABSTRACT OF BUSINESS TRANSACTED DURING 1935 (ALL BUSINESS)

Name of Insurer	Risks		Premiums			Net losses incurred	Unused premium deposits on expired policies returned to policyholders or applied against current premiums due
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written		
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual	177,863,105 00	298,296,788 00	965,784 92	127,331 35	838,453 57	48,290 82	733,153 99
Arkwright Mutual	536,626,572 00	800,017,469 00	2,926,034 53	230,147 42	2,695,887 11	165,409 41	2,373,384 53
Blackstone Mutual	307,822,736 00	513,834,615 00	1,694,077 24	184,910 93	1,509,166 31	101,066 05	1,262,198 58
Boston Manufacturers	721,199,598 00	1,057,283,494 00	3,858,461 41	290,051 95	3,568,409 46	183,573 84	3,058,362 04
Cotton & Woollen Manufacturers	121,801,263 00	192,892,584 00	696,505 17	77,547 07	618,958 10	41,868 15	537,853 27
Enterprise Mutual	177,863,105 00	298,296,788 00	965,784 92	127,331 34	838,453 58	48,290 81	733,153 99
Fall River Manufacturers	199,271,595 00	290,854,551 00	1,102,498 96	95,393 15	1,007,105 81	63,937 03	911,357 48
Firemen's Mutual	455,220,687 00	773,527,796 00	2,503,603 34	295,401 75	2,208,201 59	130,553 85	1,853,673 02
Hope Mutual	111,300,573 00	189,774,051 00	631,275 64	69,139 60	562,136 04	39,448 55	471,708 08
Industrial Mutual	60,848,133 00	96,368,792 00	348,049 58	38,773 54	309,276 04	20,817 36	268,926 62
Manufacturers' Mutual	296,438,508 00	497,161,311 00	1,609,641 53	212,218 89	1,397,422 64	80,484 68	1,221,923 33
Mechanics' Mutual	177,863,105 00	298,296,786 00	965,784 92	127,331 34	838,453 58	48,290 81	733,154 00
Mercantile Mutual	143,753,901 00	244,271,930 00	790,611 58	91,392 97	699,218 61	41,500 82	585,370 41
Merchants' Mutual	177,106,728 00	299,068,261 00	973,543 00	106,846 86	866,696 14	56,428 27	719,202 90
Mill Owners' Mutual	79,509,453 00	135,175,205 00	453,111 66	56,999 05	396,112 61	22,689 66	320,209 96
Paper Mill Mutual	62,043,960 00	81,986,826 00	341,160 35	24,202 53	316,957 82	18,728 68	278,490 33
Philadelphia Manufacturers	182,317,453 00	294,258,231 00	1,054,943 99	164,027 20	890,916 79	61,852 29	821,227 69
Protection Mutual	119,264,180 00	202,762,795 00	679,667 49	85,498 62	594,168 87	34,034 51	480,314 97
Rhode Island Mutual	296,438,508 00	497,161,311 00	1,609,641 53	212,218 89	1,397,422 64	80,484 68	1,221,923 33
Rubber Manufacturers	121,801,263 00	192,892,584 00	696,505 17	77,547 07	618,958 10	41,868 15	537,853 27
State Mutual	355,726,209 00	596,593,575 00	1,931,569 84	254,662 66	1,676,907 18	96,581 61	1,466,308 01
What Cheer Mutual	111,300,572 00	189,774,211 00	631,275 65	69,139 60	562,136 05	39,441 72	472,056 95
Worcester Manufacturers	197,751,977 00	285,895,016 00	1,090,717 27	88,040 59	1,002,676 68	63,385 27	904,236 98
Totals	5,191,133,184 00	8,326,144,970 00	28,520,249 68	3,106,154 37	25,414,095 32	1,529,027 02	21,966,043 73

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—*Concluded*

ABSTRACT OF BUSINESS TRANSACTED IN ONTARIO DURING 1935

Name of Insurer	RISKS		PREMIUMS			Net losses incurred, including adjustment expenses
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual	5,877,094 00	11,290,755 00	32,917 16	5,128 52	27,788 64	608 79
Arkwright Mutual	12,639,841 00	22,480,128 00	73,455 29	10,088 47	63,366 82	2,319 26
Blackstone Mutual	8,658,617 00	17,086,783 00	50,117 28	6,728 09	43,389 19	1,502 36
Boston Manufacturers	16,181,982 00	28,584,194 00	95,677 19	12,660 00	83,017 19	4,156 29
Cotton & Woollen Manufacturers	3,132,151 00	5,822,790 00	20,533 73	2,294 58	18,239 15	564 50
Enterprise Mutual	5,877,094 00	11,290,755 00	32,917 16	5,128 52	27,788 64	608 79
Fall River Manufacturers	4,664,671 00	9,169,346 00	27,812 16	4,554 88	23,257 28	480 43
Firemen's Mutual	11,795,117 00	20,877,207 00	71,546 80	7,779 39	63,767 41	1,933 43
Hope Mutual	3,670,459 00	7,387,254 00	21,782 37	2,983 62	18,798 75	498 22
Industrial Mutual	1,566,074 00	2,911,394 00	10,266 87	1,147 32	9,119 55	282 25
Manufacturers' Mutual	9,795,156 00	18,817,926 00	54,861 92	8,547 53	46,314 39	1,014 68
Mechanics' Mutual	5,877,093 00	11,290,755 00	32,917 16	5,128 51	27,788 65	608 79
Mercantile Mutual	3,724,774 00	6,592,802 00	22,593 72	2,456 65	20,137 07	610 55
Merchants' Mutual	5,185,558 00	10,752,737 00	30,130 66	3,913 39	26,217 27	932 72
Mill Owners' Mutual	1,608,443 00	3,204,372 00	10,735 02	1,211 42	9,523 60	350 52
Paper Mill Mutual	1,172,090 00	1,889,204 00	7,188 33	835 64	6,352 69	476 50
Philadelphia Manufacturers	4,221,635 00	8,318,622 00	27,167 32	3,445 71	23,721 61	569 54
Protection Mutual	2,412,665 00	4,820,498 00	16,102 53	1,817 13	14,285 40	525 81
Rhode Island Mutual	9,795,156 00	18,817,926 00	54,861 92	8,547 53	46,314 39	1,014 68
Rubber Manufacturers	3,132,151 00	5,822,790 00	20,533 73	2,294 58	18,239 15	564 50
State Mutual	11,754,187 00	22,582,511 00	65,834 31	10,257 03	55,577 28	1,217 59
What Cheer Mutual	3,670,460 00	7,387,254 00	21,782 37	2,983 63	18,798 74	498 22
Worcester Manufacturers	4,445,278 00	8,610,300 00	26,482 20	5,134 93	21,347 27	1,062 15
Totals	140,857,746 00	265,808,303 00	828,217 20	115,067 07	713,150 13	22,400 57

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FRATERNAL SOCIETIES

ASSETS, LIABILITIES, INCOME, DISBURSEMENTS; EXHIBIT OF POLICIES

FRATERNAL SOCIETIES

Assets, December 31st, 1935

Name	Ledger Assets							Non-Ledger Assets				Total of ledger and non-ledger assets
	Real estate	Mortgage loans on real estate	Loans or liens on policies	Bonds and debentures	Cash on hand and in banks	All other	Total ledger assets	Interest and rents due and accrued	Collections reported not yet received	All other	Total non-ledger assets	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	32,000 00		129,307 81	2,346,266 42	126,899 88		2,634,474 11	34,549 70	24,857 73	743 18	60,150 61	2,694,624 72
Canadian Order of Foresters	29,000 00		178,950 20	16,244,175 41	226,175 04		16,678,300 65	381,417 86	64,330 17	6,617 68	452,365 71	17,130,666 36
Civil Service M.B. Society			1,015 78	155,698 74	1,067 17		157,781 69	2,024 99	25 08		2,050 07	159,831 76
Hamilton Firemen			975 56	580,234 01	3,455 43		584,665 00					584,665 00
Hamilton Police	3,766 37	34,450 00		471,101 98	17,229 14		526,547 49					526,547 49
London Police				297,553 22	12,671 99		310,225 21					310,225 21
Ont. Commercial Travellers Ass'n	7,811 09	508,794 18		529,912 81	11,892 99		1,058,411 07	33,772 62			33,772 62	1,092,183 69
Ottawa Firemen				479,248 29	27,442 57		506,690 86	6,390 46			6,390 46	513,081 32
Ottawa Police		7,000 00		394,441 56	11,816 84		413,258 40	7,610 68			7,610 68	420,869 08
Sons of England	37,626 39	6,914 54	17,672 00	350,950 84	49,271 37		462,435 14	4,743 78			4,743 78	467,178 92
Sons of Scotland			9,015 97	1,550,851 90	19,505 77	5,000 00	1,584,373 64	23,595 02	7,178 00		30,773 02	1,615,146 66
St. Joseph l'Union du Canada	125,600 00		103,526 82	3,703,537 72	61,601 01	5,233 15	3,999,498 70	28,811 28	15,766 00	111,014 98	155,592 26	4,155,090 96
Stratford M.B. Fund				92,557 22	2,430 21		94,987 43	2,052 87			2,052 87	97,040 30
Toronto Firemen				2,834,048 45	14 67		2,834,063 12	33,905 65		204 64	34,110 29	2,868,173 41
Toronto Police		40,000 00		3,303,504 33	88 72		3,343,593 05	57,350 55		32 30	57,382 85	3,400,975 90
Totals	235,803 85	597,158 72	440,464 14	33,334,082 90	571,562 80	10,233 15	35,189,305 56	616,225 46	112,156 98	118,612 78	846,995 22	36,036,300 78

FRATERNAL SOCIETIES—*Continued*

Assets and Liabilities According to Funds, December 31st, 1935

Name	Assets (Ledger and Non-Ledger)					Liabilities (except Reserve)				
	Mortuary Fund	Sickness and other beneficiary funds	Special funds	General Fund	Total	Mortuary Fund	Sickness and other beneficiary funds	Special funds	General Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	2,414,849 18	226,650 91	21,897 07	31,227 56	2,694,624 72	36,904 64	1,454 84	35 20	546 69	38,941 37
Canadian Order of Foresters	16,461,086 83	632,370 91		37,208 62	17,130,666 36	154,065 56	4,663 75		2,305 45	161,034 76
Civil Service M.B. Society	159,831 76				159,831 76	549 45				549 45
Hamilton Firemen		584,665 00			584,665 00					
Hamilton Police		526,547 49			526,547 49					
London Police		310,225 21			310,225 21					
Ontario Commercial Travellers Ass'n.	1,092,183 69				1,092,183 69	42,118 93				42,118 93
Ottawa Firemen		513,081 32			513,081 32					
Ottawa Police		420,869 08			420,869 08					
Sons of England	325,856 46	37,308 78	26,736 10	77,277 58	467,178 92	1,397 50			203 41	1,600 91
Sons of Scotland	1,570,392 61	36,561 62	2,555 07	5,637 36	1,615,146 66	10,580 91				10,580 91
St. Joseph l'Union du Canada	3,739,711 90	340,542 16	33,855 04	40,981 86	4,155,090 96	25,388 96	360 00	47 53		25,796 49
Stratford M.B. Fund		97,040 30			97,040 30		11,259 82			11,259 82
Toronto Firemen		2,868,173 41			2,868,173 41	6,853 25				6,853 25
Toronto Police		3,400,975 90			3,400,975 90		12,923 92			12,923 92
Totals	25,763,912 43	9,995,012 09	85,043 28	192,332 98	36,036,300 78	277,859 20	30,662 33	82 73	3,055 55	311,659 81

FRATERNAL SOCIETIES—*Continued*

MORTUARY FUND, DECEMBER 31ST, 1935

Name	Balance ledger assets, Dec. 31st, 1934	RECEIPTS						DISBURSEMENTS					Balance ledger assets, Dec. 31st, 1935
		Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Transfers from other funds	Total	Claims	Loss on sale of securities	All other	Transfers to other funds	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	2,538,982 08	254,769 38	106,406 81	4,220 41	193 19	......	365,589 79	239,524 50	......	37,775 76	22,703 95	300,004 21	2,604,567 66
Canadian Order of Foresters	15,940,067 09	813,145 28	775,269 10	....	18,966 94	......	1,607,381 32	899,940 78	......	1,865 04	95,000 00	996,805 82	16,550,642 59
Civil Service M.B. Society	148,008 98	13,091 70	7,362 66	6 13	....	......	20,460 49	4,800 00	5 07	950 54	605 15	6,360 76	162,108 71
Ontario Com. Travellers Ass'n.	1,017,306 03	25,280 00	56,809 04	9,065 88	....	......	91,154 92	34,890 00	......	....	15,159 88	50,049 88	1,058,411 07
Sons of England	320,470 96	35,316 45	12,248 29	....	....	......	47,564 74	34,011 25	......	5,496 03	6,185 53	45,692 81	322,342 89
Sons of Scotland	1,492,378 15	81,888 16	71,012 93	3,319 77	1,061 11	......	157,281 97	77,020 81	......	1,424 66	30,000 00	108,445 47	1,541,214 65
St. Joseph l'Union du Canada	4,485,251 98	221,057 71	115,062 93	....	....	741 00	336,861 64	167,691 73	......	26,356 92	....	194,048 65	4,628,064 97
Totals	25,942,465 27	1,444,548 68	1,144,171 76	16,612 19	20,221 24	741 00	2,626,294 87	1,457,879 07	5 07	73,868 95	169,654 51	1,701,407 60	26,867,352 54

SICKNESS FUND AND SICKNESS AND FUNERAL FUND

Name	Balance ledger assets, Dec. 31st, 1934	Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Transfers from other funds	Total	Claims	Loss on sale of securities	All other	Transfers to other funds	Total	Balance ledger assets, Dec. 31st, 1935
Canadian Order of Chosen Friends	230,216 00	13,189 25	11,179 05	....	....	......	24,368 30	13,606 80	......	....	4,545 64	18,152 44	236,431 86
Canadian Order of Foresters	657,817 34	70,279 23	27,512 79	....	2,000 62	......	99,792 64	69,880 00	......	....	....	69,880 00	687,729 98
Sons of Scotland	34,145 70	2,426 15	1,279 97	....	3 00	......	3,709 12	1,961 44	......	....	....	1,961 44	35,893 38
St. Joseph l'Union du Canada	299,124 55	53,868 53	7,687 15	....	....	......	61,555 68	46,433 60	......	....	....	46,433 60	314,246 63
Totals	1,221,303 59	139,763 16	47,658 96	....	2,003 62	......	189,425 74	131,881 84	......	....	4,545 64	136,427 48	1,274,301 85

FUNERAL FUND

Name	Balance ledger assets, Dec. 31st, 1934	Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Transfers from other funds	Total	Claims	Loss on sale of securities	All other	Transfers to other funds	Total	Balance ledger assets, Dec. 31st, 1935
Sons of England	40,752 76	24,067 65	1,763 88	486 85	....	......	26,318 38	27,047 50	......	....	3,016 53	30,064 03	37,007 11

Child or Juvenile Fund

Canadian Order of Chosen Friends	18,795 84	1,809 86	1,125 58	....	200 10	......	3,135 54	....	......	....	1,895 55	1,895 55	20,035 83
Sons of England	349 01	150 90	5 28	....	....	......	156 18	....	......	....	46 35	46 35	458 84
Sons of Scotland	1,957 87	561 63	9 75	....	....	......	571 38	....	......	....	....	....	2,529 25
St. Joseph l'Union du Canada	19,670 59	5,109 64	542 55	....	....	......	5,652 19	1,165 00	......	341 25	741 00	2,247 25	23,075 53
Totals	40,773 31	7,632 03	1,683 16	....	200 10	......	9,515 29	1,165 00	......	341 25	2,682 90	4,189 15	46,099 45

Widows and Orphans Fund

Sons of England	1,348 03	5 00	58 11	....	....	......	63 11	....	......	....	....	....	1,411 14

Pension and Benefit Fund (*Municipal Pension Fund Associations Only*)

Hamilton Firemen	526,491 39	23,161 33	27,690 95	20,668 45	96 90	......	71,617 63	12,688 22	......	....	755 80	13,444 02	584,665 00
Hamilton Police	494,287 12	19,185 30	24,943 05	....	579 84	......	44,708 19	11,199 17	......	....	1,248 65	12,447 82	526,547 49
London Police	292,967 57	7,592 11	14,684 68	....	60 00	......	22,336 79	4,930 15	......	....	149 00	5,079 15	310,225 21
Ottawa Firemen	456,533 84	25,317 99	15,339 74	4,074 58	11,003 68	......	55,735 99	4,090 35	......	....	1,488 62	5,578 97	506,690 86
Ottawa Police	388,997 10	28,592 44	18,433 67	....	163 60	......	47,189 71	20,336 01	......	....	....	20,336 01	415,850 80
Stratford, City of	87,653 06	2,670 12	4,303 79	....	2,600 00	......	9,573 91	1,372 50	......	696 30	170 74	2,239 54	94,987 43
Toronto Firemen	2,692,846 88	101,925 17	130,199 37	....	27,560 00	......	259,684 54	91,642 19	......	....	1,359 75	93,001 94	2,859,529 48
Toronto Police	3,082,827 79	148,809 16	155,491 66	3,375 64	153,941 00	......	461,617 46	154,887 66	......	....	1,228 92	156,116 58	3,388,328 67
Totals	8,022,604 75	357,253 62	391,086 91	28,118 67	196,005 02	......	972,464 22	301,146 25	......	696 30	6,401 48	308,244 03	8,686,824 94

Special Funds

Canadian Order of Chosen Friends:													
Guarantee Fund	1,000 00	295 27	15 07	....	....	......	310 34	....	......	....	310 34	310 34	1,000 00
Sons of England:													
Guarantee Fund	13,696 57	420 78	602 74	....	....	......	1,023 52	136 18	......	....	4,930 74	5,066 92	9,653 17
Supreme Lodge Expse. Fund	9,014 51	5,966 15	209 93	....	....	......	6,176 08	....	......	....	490 18	490 18	14,700 41
Shakespeare Memorial Fund	352 81	11 00	4 98	....	....	......	15 98	....	......	....	....	....	368 79
St. Joseph l'Union du Canada:													
General Reserve Fund	29,720 79	3,967 83	777 89	....	....	......	4,745 72	....	......	....	659 00	659 00	33,807 51
Oeuvre du Centin Collegial	16 70	201 25	....	....	....	......	201 25	....	......	170 42	....	170 42	47 53
Totals	53,801 38	10,862 28	1,610 61	....	....	......	12,472 89	136 18	......	170 42	6,390 26	6,696 86	59,577 41

FRATERNAL SOCIETIES—*Concluded*

GENERAL FUND

Name	Balance ledger assets, Dec. 31st, 1934	RECEIPTS					DISBURSEMENTS					Balance ledger assets, Dec. 31st, 1935
		Assessments, dues and fines	Interest and rents	All other	Transfers from other funds	Total	Head office expenses	Agency and organization expense	Other expenses	Transfers to other funds	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	21,678 55	11,595 60	81 82	374 02	29,311 48	41,362 92	19,694 71	1,936 87	11,248 60		32,880 18	30,161 29
Canadian Order of Foresters	15,243 38	64,789 02	72 37	4,833 34	95,000 00	164,694 73	49,003 39	64,563 93	35,779 85		149,347 17	30,590 94
Civil Service M.B. Society					605 15	605 15	605 15				605 15	
Hamilton Firemen					755 80	755 80	755 80				755 80	
Hamilton Police					1,258 65	1,258 65	1,258 65				1,258 65	
London Police					149 00	149 00	149 00				149 00	
Ontario Commercial Travellers Ass'n					15,159 88	15,159 88	9,815 43	326 00	5,018 45		15,159 88	
Ottawa Firemen					1,488 62	1,488 62	1,488 62				1,488 62	
Ottawa Police	309 08						207 81		55 00		262 81	46 27
Sons of England	79,802 14	9,081 84	5,911 58	3,921 65	14,669 33	33,584 40	15,275 87	1,811 54	19,806 34		36,893 75	76,492 79
Sons of Scotland	7,611 40	12,000 00	6 29		30,000 00	42,006 29	16,994 58	15,177 30	12,709 45		44,881 33	4,736 36
St. Joseph l'Union du Canada	35,497 53	99,799 22	909 60		5,793 66	106,502 48	33,907 28	34,891 23	32,219 64		101,018 15	40,981 86
Stratford M.B. Fund					170 74	170 74	170 74				170 74	
Toronto Firemen					1,359 75	1,359 75	1,359 75				1,359 75	
Toronto Police					1,228 92	1,228 92	1,228 92				1,228 92	
Totals	160,142 08	197,265 68	6,981 66	9,129 01	196,950 98	410,327 33	151,915 70	118,706 87	116,837 33		387,459 90	183,009 51

EXHIBIT OF POLICIES (MORTUARY), DECEMBER 31ST, 1935

TOTAL BUSINESS

Name	WHOLE LIFE		LIMITED LIFE		ENDOWMENT		OTHER PLANS		TOTAL	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		$ c.		$ c.		$ c.		$ c.		$ c.
Canadian Order of Chosen Friends	8,019	6,524,505 25	458	379,050 00	457	445,912 00	382	155,815 00	9,316	7,505,282 25
Canadian Order of Foresters	35,969	32,578,263 13	1,598	1,452,314 98	3,617	3,519,270 85	36	108,000 00	41,200	37,657,848 96
Civil Service M.B. Society	1,520	721,751 00							1,520	721,751 00
Ontario Commercial Travellers Association	2,466	1,502,886 00							2,466	1,502,886 00
Sons of England	700	608,667 50	284	280,265 00					984	888,932 50
Sons of Scotland	4,200	2,499,500 00	1,476	848,250 00	482	266,000 00	406	374,194 00	6,564	3,987,944 00
St. Joseph l'Union du Canada	7,696	5,961,829 00	1,491	1,458,000 00	9,024	7,061,751 50	415	525,750 00	18,626	15,007,330 50
Totals	60,570	50,397,401 88	5,307	4,417,879 98	13,580	11,292,934 35	1,239	1,163,759 00	80,696	67,271,975 21

G

RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS
MISCELLANEOUS INFORMATION

RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS—DECEMBER 31ST, 1935

Name of Insurer	Book value of bonds	Cash on hand, in banks and other depositories	Premium deposits uncollected	Other assets	Interest and dividends due and accrued	Market value of bonds over book value	Total admitted assets
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Reciprocal Underwriters	112,625 00	12,171 66	6,925 12	....	1,181 03	....	132,902 81
Canners Exchange Subscribers	1,775,000 00	1,384,200 77	123,337 49	....	12,495 74	107,251 56	3,402,285 56
Warner Reciprocal Subscribers	473,583 25	382,704 16	58,949 79	....	3,881 34	41,573 00	960,691 54
Totals	2,361,208 25	1,779,076 59	189,212 40	....	17,558 11	148,824 56	4,495,879 91

LIABILITIES—DECEMBER 31ST, 1935

Name of Insurer	Provision for unpaid claims	Reserve of unearned premium deposits	Expenses and Reinsurance premiums accrued	Taxes accrued	Total liabilities	Excess of assets over liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Reciprocal Underwriters	178 00	18,743 07	499 66	219 65	19,640 38	113,262 43
Canners Exchange Subscribers	16,675 00	714,565 02	12,755 47	18,062 60	762,058 09	2,640,227 47
Warner Reciprocal Subscribers	934 08	300,643 93	3,044 50	6,490 29	311,112 80	649,578 74
Totals	17,787 08	1,033,952 02	16,299 63	24,772 54	1,092,811 27	3,403,068 64

PROFIT AND LOSS ACCOUNT—1935

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred	Adminis-tration and other expenses	Net under-writing profit or savings for subscribers
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Reciprocal Underwriters	35,795 40	34,537 40	29,551 65	13,230 31	6,426 83	9,894 51
Canners Exchange Subscribers	2,502,322 39	1,666,646 05	1,540,678 54	313,194 83	474,060 08	753,423 63
Warner Reciprocal Subscribers	845,575 82	634,394 52	597,407 29	205,077 91	160,914 47	231,414 91
Totals	3,383,693 61	2,335,577 97	2,167,637 48	531,503 05	641,401 38	994,733 05

SURPLUS ACCOUNT—1935

Name of Insurer	Amount to credit of subscribers at Jan. 1, 1935	Net underwriting profit or savings for subscribers	Other revenue (net)	Savings and profits returned to subscribers	Transferred to special surplus or reserve accounts	Amount held to credit of subscribers' surplus	Special surplus or reserve accounts	Non-admitted assets	Surplus of admitted assets over all liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Reciprocal Underwriters	107,547 37	9,894 51	10,130 32	13,579 41	−1,946 29	115,939 08	43 35	2,720 00	113,262 43
Canners Exchange Subscribers	956,917 80	753,423 63	92,671 58	572,427 77	180,867 96	1,049,717 28	1,594,031 35	3,521 16	2,640,227 47
Warner Reciprocal Subscribers	270,488 54	231,414 91	28,831 23	187,444 63	43,445 98	299,844 07	359,830 40	10,095 73	649,578 74
Totals	1,334,953 71	994,733 05	131,633 13	773,451 81	222,367 65	1,465,500 43	1,953,905 10	16,336 89	3,403,068 64

ABSTRACT OF BUSINESS TRANSACTED IN ONTARIO—1935

Name of Insurer	Gross premium deposits written	Return premiums	Net premium deposits written	Net premium deposits earned	Net losses incurred	Net savings and profits recredited to subscribers
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Reciprocal Underwriters	9,108 40	398 29	8,710 11	7,691 80	6,081 25	2,985 11
Canners Exchange Subscribers	57,673 37	16,133 97	41,539 40	38,179 36	75,856 02	11,953 09
Warner Reciprocal Subscribers	737 57	....	737 57	388 04	....	....
Totals	67,519 34	16,532 26	50,987 08	46,259 20	81,937 27	14,938 20

III.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES OWNED BY JOINT STOCK, MUTUAL LIFE, AND CASH MUTUAL INSURANCE COMPANIES NOT REGISTERED UNDER THE DOMINION INSURANCE ACTS, FOR THE YEAR ENDING DECEMBER 31st, 1935

I—Bonds and Debentures Purchased

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 10	Province of Ontario, 5%, 1948	$66,500 00	$65,177 53	Waterloo Bond Corp.
Jan. 22	MacLaren-Quebec Power, 5½%, 1964	15,000 00	13,809 97	C. H. Burgess & Co.
Feb. 4	Can. Nor. Power Co., 5%, 1953	15,000 00	13,838 47	Cochran, Murray & Co.
Feb. 26	MacLaren-Quebec Power, 5½%, 1964	10,000 00	9,785 77	Harris, Ramsey & Co.
Mar. 23	Gatineau Power Co., 5%, 1956	10,000 00	9,756 00	A. E. Ames & Co.
Mar. 28	Province of New Brunswick, 4½%, 1958	10,000 00	10,925 00	Waterloo Bond Corp.
Apr. 2	Dominion of Canada, 4½%, 1958	25,000 00	27,750 00	Waterloo Bond Corp.
Apr. 2	Province of Ontario, 4½%, 1945	25,000 00	23,648 75	A. E. Ames & Co.
Apr. 2	Province of Ontario, 4½%, 1940	45,000 00	42,896 28	A. E. Ames & Co.
May 1	Westmount Golf & Country Club, Ltd., 5%, 1935-50	5,000 00	5,000 00	Direct.
May 27	Province of New Brunswick, 5½%, 1950	25,000 00	25,048 75	W. C. Pitfield & Co.
June 18	Dominion of Canada, 4½%, 1958	50,000 00	49,612 05	A. E. Ames & Co.
June 15	Province of Ontario, 3%, 1940	28,500 00	23,635 50	Dominion Securities Corp.
July 20	Province of Nova Scotia, 4½%, 1952	10,000 00	10,436 39	Bell, Gouinlock.
July 20	Province of Nova Scotia, 4½%, 1961	10,000 00	10,528 89	Cochran, Murray.
July 19	Hydro-Electric Power Com., 4¾%, 1970	10,000 00	11,037 50	Cochran, Murray.
July 19	Dominion of Canada, 4½%, 1958	20,000 00	20,996 65	Waterloo Bond Corp.
July 18	Hydro-Electric Power Com., 4¾%, 1970	10,000 00	10,336 51	Harris, Ramsay & Co.
Sept. 7	Province of Nova Scotia, 3%, 1945	29,000 00	23,845 50	Gairdner & Co.
Sept. 17	Dominion of Canada, 4½%, 1957	15,000 00	15,825 00	Waterloo Bond Corp.
Sept. 23	Dominion of Canada, 3½%, 1949	10,000 00	10,050 00	Seagram, Harris & Co.
Sept. 27	Duke-Price Power Co., 6%, 1966	5,000 00	5,169 10	Harris, Ramsay & Co.
Oct. 1	Duke-Price Power Co., 6%, 1966	10,000 00	10,156 00	C. H. Burgess & Co.
Oct. 9	Dominion of Canada, 4½%, 1958	10,000 00	10,436 39	A. E. Ames & Co.
Oct. 13	Province of Saskatchewan, 4%, 1960	10,000 00	9,627 83	Dyment, Anderson & Co.
Nov. 28	Dominion of Canada, 4%, 1945	25,000 00	22,652 89	Fry, Mills & Spence.
Nov. 30	Province of Nova Scotia, 3%, 1947	29,000 00	23,700 50	A. E. Ames & Co.
Dec. 7	Dominion of Canada, 4½%, 1958	3,000 00	3,232 50	Waterloo Bond Corp.
	Accumulation of book values towards par	....	1,028 61	
	Totals	$536,000 00	$519,944 33	

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 3	Prov. of Prince Edward Island, 5%, 1950	$1,000 00	$1,115 00	Matthews & Co.
May 20	Province of Ontario, 4½%, 1950	25,000 00	27,250 00	Bartlett, Cayley & Co.
Jan. 16	City of Sherbrooke, 5%, 1964	4,000 00	4,397 60	Matthews & Co.
Jan. 3	City of St. Catharines, 5%, 1945	1,000 00	1,096 20	Matthews & Co.
Jan. 14	City of Montreal, 6%, 1941	1,000 00	1,070 00	L. G. Audette.
Jan. 3	Town of Preston, 5%, 1950	1,000 00	1,068 40	Matthews & Co.
Feb. 25	Town of Kincardine, 5%, 1936	1,000 00	1,000 00	Matthews & Co.
Jan. 16	Village of Forest Hill, 6%, 1946	1,000 00	1,177 90	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1941	701 96	714 38	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1942	737 06	751 65	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1943	773 91	790 78	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1944	812 60	831 86	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1945	853 23	874 99	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1946	895 90	920 36	Matthews & Co.
Jan. 17	Village of Acton, 6½%, 1945	1,000 00	1,161 20	Matthews & Co.
Jan. 28	B.C. Telephone Co., 5%, 1960	2,000 00	2,110 00	Matthews & Co.
Feb. 26	B.C. Telephone Co., 5%, 1960	3,000 00	3,165 00	Matthews & Co.
Jan. 31	Canada Bread Co., 6%, 1941	1,000 00	1,050 00	John Stark & Co.
Jan. 29	Canada Bread Co., 6%, 1941	3,500 00	3,675 00	John Stark & Co.
Feb. 11	Canada Bread Co., 6%, 1941	500 00	525 00	Matthews & Co.
Feb. 11	Canada Bread Co., 6%, 1941	1,000 00	1,052 50	Matthews & Co.
Jan. 25	Canada Cement Co., 5½%, 1947	10,000 00	10,450 00	Matthews & Co.
Jan. 29	Shawinigan Water & Power, 4½%, 1967	10,000 00	9,837 50	John Stark & Co.
Jan. 31	Duke-Price Co., 6%, 1966	5,000 00	5,068 75	John Stark & Co.
Mar. 5	MacLaren-Quebec Power Co., 5½%, 1964	15,000 00	15,600 00	Matthews & Co.
May 20	N.S. Light & Power, 5%, 1958	10,000 00	10,262 50	Matthews & Co.
May 14	Can. Nat. Railway, 3%, 1944	5,000 00	4,950 00	Matthews & Co.
May 14	Can. Nat. Railway, 3%, 1944	45,000 00	44,493 75	Matthews & Co.
June 17	T. & N.O. Railway, 4%, 1953	35,000 00	36,312 50	Matthews & Co.
May 14	Provincial Paper, Ltd., 5½%, 1947	10,000 00	10,287 50	Matthews & Co.
June 28	Roland Paper Co., 5½%, 1948	3,500 00	3,648 75	Matthews & Co.
Feb. 2	St. Luke's Hospital, 6%, 1942	2,000 00	2,114 50	John Stark & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

THE EMPIRE LIFE INSURANCE COMPANY—*Continued*

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Feb. 11	St. Luke's Hospital, 6%, 1945	$10,000 00	$10,698 00	Matthews & Co.
Oct. 9	Dominion of Canada, 4½%, 1958	50,000 00	52,437 50	Matthews & Co.
Nov. 15	Dominion of Canada, 3%, 1955	175,000 00	172,812 50	Matthews & Co.
Oct. 25	Province of Alberta, 5%, 1959	15,000 00	14,295 00	John Stark & Co.
Sept. 6	Province of Nova Scotia, 3%, 1950	25,000 00	22,216 61	Matthews & Co.
Aug. 19	Province of Saskatchewan, 4½%, 1951	10,000 00	9,900 00	Matthews & Co.
Oct. 25	Province of Saskatchewan, 5½%, 1946	5,000 00	5,107 00	John Stark & Co.
Aug. 13	City of Halifax, 5%, 1965	12,000 00	13,838 40	Matthews & Co.
Sept. 30	City of Kitchener, 6%, 1949	2,000 00	2,194 60	Matthews & Co.
Aug. 14	City of Sherbrooke, 5%, 1952	1,000 00	1,090 00	Griffis, Fairclough & Norsworthy.
July 20	Town of Kincardine, 6%, 1944	1,000 00	1,056 90	McLeod, Young & Weir.
July 20	Town of Kincardine, 6%, 1945	1,000 00	1,061 80	McLeod, Young & Weir.
Aug. 13	Canada Bread Co., 6%, 1941	2,000 00	2,156 20	Matthews & Co.
Aug. 13	Toronto Separate Schools, 6%, 1941	1,000 00	1,091 80	Matthews & Co.
Aug. 27	Canada Bread Co., 6%, 1941	1,000 00	1,072 50	Gairdner & Co.
Aug. 27	Canada Bread Co., 6%, 1941	1,000 00	1,078 10	Matthews & Co.
Sept. 4	Dom. Tar & Chemical Co., 6%, 1949	5,000 00	5,043 75	Matthews & Co.
Sept. 27	Rolland Paper Co., 5½%, 1948	500 00	521 25	Matthews & Co.
Dec. 4	Rolland Paper Co., Ltd., 5½%, 1948	1,000 00	1,050 00	McTaggart, Hannaford, Birks, Gordon, Ltd.
Dec. 29	Sch. Dist. E. Kildonan, Man., 5%, 1965	1,411 66	1,411 66	Refunding agreement.
Dec. 31	Town of Watrous, 5½%, 1958	495 66	495 66	Refunding agreement.
	Accumulation of book values towards par	....	935 35	
	Totals	$522,681 98	$530,388 15	

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Nov. 15	Dominion of Canada, 3%, 1955	$10,000 00	$9,875 00	Trusts & Guarantee Co., Ltd.
Dec. 27	Dominion of Canada, 4½%, 1959	30,000 00	32,370 00	Trusts & Guarantee Co., Ltd.
	Totals	$40,000 00	$42,245 00	

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 21	Calgary Power Co., Ltd., 5%, 1964	$8,500 00	$8,500 00	Matthews & Co.
Feb. 13	Calgary Power Co., Ltd., 5%, 1964	15,000 00	15,000 00	Cochran, Murray & Co., Ltd.
Apr. 26	Guelph and Ontario Investment and Savings Society, 4%, 1940	5,000 00	5,000 00	Guelph and Ontario Investment and Savings Society.
Sept. 11	Province of Ontario, 5½%, 1947	25,000 00	28,430 00	Cochran, Murray & Co.
Sept. 12	Province of Ontario, 5%, 1948	25,000 00	27,937 50	Bell, Gouinlock & Co., Ltd.
Sept. 11	Province of Ontario, 5%, 1948	25,000 00	27,587 50	Harris, Ramsay & Co., Ltd.
Sept. 27	Province of Nova Scotia, 3%, 1945	100,000 00	99,000 00	C. H. Burgess & Co., Ltd.
Sept. 25	City of North Battleford, 5½%, 1953	9,733 33	9,100 66	G. Tower Fergusson & Co.
Nov. 15	Dominion of Canada, 3%, 1955	50,000 00	49,375 00	Harris, Ramsay & Co. ($30,000); Matthews & Co. ($20,000).
Dec. 9	Town of Vegreville, 6%, 1950-52	10,324 37	10,324 37	G. Tower Fergusson & Co.
Dec. 27	Dominion of Canada, 4½%, 1959	54,000 00	58,033 80	Fry, Mills, Spence & Co.
Dec. 31	City of North Bay, 5%, 1941	1,000 00	1,000 00	Royal Bank of Canada.
Dec. 31	City of North Bay, 5%, 1939	500 00	500 00	Royal Bank of Canada.
	Totals	$329,057 70	$339,788 83	

MERCHANTS FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Mar. 28	Province of Quebec, 4¼%, 1958	$9,000 00	$10,012 50	Bell, Gouinlock & Co., Ltd.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 17	Manitoba, 5½%, 1958	$10,000 00	$10,700 00	Hanson Bros., Inc.
Jan. 10	Alberta, 6%, 1947	10,000 00	10,900 00	Jemmett, McCarthy & Co.
Jan. 24	Saskatchewan, 5½%, 1952	10,000 00	10,287 50	R. H. Chambers & Co.
Feb. 5	Saskatchewan, 6%, 1952	15,000 00	15,750 00	Wood, Gundy & Co., Ltd.
Feb. 11	Saskatchewan, 6%, 1952	5,000 00	5,187 50	Wood, Gundy & Co., Ltd.
Feb. 19	Saskatchewan, 6%, 1952	25,000 00	25,968 75	A. E. Ames & Co., Ltd.
Feb. 21	Saskatchewan, 5½%, 1952	30,000 00	30,300 00	Cochran, Murray & Co., Ltd.
Feb. 28	Alberta, 6%, 1947	25,000 00	27,125 00	Jas. Richardson & Sons.
Mar. 5	Manitoba, 5½%, 1958	6,000 00	6,420 00	R. A. Daly & Co., Ltd.
Mar. 18	Saskatchewan, 6%, 1952	22,000 00	23,045 00	Wood, Gundy & Co., Ltd.
Mar. 19	Manitoba, 6%, 1947	20,000 00	21,750 00	Hanson Bros., Inc.
Mar. 19	Manitoba, 5½%, 1955	5,000 00	5,337 50	Hanson Bros., Inc.
Mar. 21	Manitoba, 6%, 1947	10,000 00	10,925 00	Matthews & Co.
Mar. 21	Alberta, 6%, 1947	45,000 00	48,656 25	A. E. Ames & Co., Ltd.
Mar. 22	Saskatchewan, 6%, 1952	10,000 00	10,462 50	Matthews & Co.
Mar. 26	Alberta, 6%, 1947	10,000 00	10,847 00	Matthews & Co.
Apr. 1	Saskatchewan, 6%, 1952	10,000 00	10,425 00	A. E. Ames & Co., Ltd.
Apr. 2	Saskatchewan, 6%, 1952	5,000 00	5,245 50	Matthews & Co.
Apr. 5	Alberta, 6%, 1947	20,000 00	20,800 00	R. A. Daly & Co., Ltd.
Apr. 15	New Brunswick, 4½%, 1961	4,000 00	4,270 00	Johnston & Ward.
June 14	Ontario, 6%, 1943	8,000 00	9,200 00	Matthews & Co.
May 13	Brazil, 5%, 1951	5,800 00	5,800 00	Exchanged for scrip certificates.
Feb. 12	C.N.R., 5%, 1954	25,000 00	28,750 00	Matthews & Co.
Feb. 14	C.N.R., 4½%, 1957	10,000 00	10,975 00	R. A. Daly & Co., Ltd.
Feb. 15	C.N.R., 5%, 1969	10,000 00	11,400 00	Brawley, Cathers & Co.
Feb. 20	C.N.R., 5%, 1969	10,000 00	11,400 00	Cochran, Murray & Co., Ltd.
Feb. 22	C.N.R., 5%, 1969	5,000 00	5,700 00	R. A. Daly & Co., Ltd.
Feb. 26	C.N.R., 5%, 1954	25,000 00	28,750 00	Hanson Bros., Inc.
June 6	Hydro-Electric Power, Ont., 6%, 1941	8,000 00	8,916 00	Matthews & Co.
Jan. 8	Madoc, 5%, 1953-59	10,263 93	10,829 91	A. E. Ames & Co., Ltd.
Jan. 9	Winnipeg, 4½%, 1961	26,000 00	25,545 00	Bell, Gouinlock & Co., Ltd.
Feb. 14	Winnipeg, 6%, 1942	10,000 00	10,475 00	Jas. Richardson & Sons.
Feb. 19	Winnipeg, 6%, 1946	10,000 00	10,662 50	Jas. Richardson & Sons.
Feb. 22	Montreal, 5%, 1954	10,000 00	10,425 00	Hanson Bros., Inc.
Feb. 19	East Kildonan, 5%, 1936-60	12,000 00	12,000 00	Replacing bonds mat. Feb. 1, 1935.
Apr. 18	St. John, 6%, 1948	2,000 00	2,250 00	Johnston & Ward.
May 13	St. John, 5%, 1969	1,000 00	1,125 00	Johnston & Ward.
Jan. 7	Beauharnois Power, 5½%, 1973	25,000 00	25,375 00	A. E. Ames & Co., Ltd.
Jan. 12	Gatineau Power, 5%, 1956	25,000 00	24,750 00	R. A. Daly & Co., Ltd.
Jan. 25	Shawinigan Water & Power, 5%, 1970	20,000 00	20,750 00	Dom. Securities Corp., Ltd.
Jan. 29	McColl Frontenac Oil Co., 6%, 1949	3,000 00	3,135 00	Cochran, Murray & Co., Ltd.
Feb. 2	Ottawa Valley Power, 5½%, 1970	15,000 00	15,900 00	Wood, Gundy & Co., Ltd.
Feb. 13	Calgary Power Co., 5%, 1964	10,000 00	10,075 00	Matthews & Co.
Feb. 18	McColl Frontenac Oil Co., 6%, 1949	15,000 00	15,712 50	McLeod, Young, Weir & Co., Ltd.
Feb. 19	Calgary Power Co., 5%, 1964	5,000 00	5,037 50	Cochran, Murray & Co., Ltd.
Feb. 19	Canada Northern Power, 5%, 1953	5,000 00	5,000 00	Cochran, Murray & Co., Ltd.
Feb. 20	British Columbia Power, 5½%, 1960	25,000 00	26,187 50	Wood, Gundy & Co., Ltd.
Feb. 21	McColl Frontenac Oil Co., 6%, 1949	7,000 00	7,315 00	R. A. Daly & Co., Ltd.
Feb. 27	Calgary Power Co., 5%, 1964	10,000 00	10,075 00	Brawley, Cathers & Co.
June 26	British American Oil, 4%, 1945	10,000 00	10,000 00	Griffis, Fairclough & Norsworthy.
Nov. 1	Dominion of Canada, 3%, 1955	25,000 00	24,687 50	Matthews & Co.
Aug. 1	Manitoba, 6%, 1947	10,000 00	10,950 00	R. A. Daly & Co.
Aug. 9	New Brunswick, 5½%, 1952	3,000 00	3,472 50	Hanson Bros., Inc.
Sept. 20	New Brunswick, 5½%, 1952	2,000 00	1,887 56	Dom. Securities Corp.
Oct. 1	Saskatchewan, 4½%, 1951	21,000 00	20,003 00	Griffis, Fairclough & Norsworthy.
Oct. 10	Saskatchewan, 4½%, 1951	22,000 00	21,010 00	Griffis, Fairclough & Norsworthy.
July 29	Manitoba, 6%, 1947	35,000 00	38,325 00	Matthews & Co.
Nov. 27	Saskatchewan, 4%, 1960	47,000 00	41,301 25	Matthews & Co.
Aug. 7	Cdn. Nat. Rys., 5%, 1954	10,000 00	11,525 00	Wood, Gundy & Co., Ltd.
Sept. 17	Cdn. Nat. Rys., 5%, 1954	39,000 00	44,068 05	A. E. Ames & Co.
Sept. 19	Cdn. Nat. Rys., 5%, 1954	10,000 00	11,262 50	A. E. Ames & Co.
Aug. 28	Hydro-Electric of Ontario, 4¾%, 1970	5,000 00	5,550 00	R. A. Daly & Co., Ltd.
Nov. 29	Hydro-Electric of Ontario, 5%, 1943	26,000 00	25,275 64	Griffis, Fairclough & Norsworthy.
July 4	Frontenac County, 5½%, 1937-42	1,600 00	1,697 44	Aird, MacLeod & Co.
Aug. 9	Inverness, 5%, 1950	1,500 00	1,500 00	Exchanged for maturing bonds.
Oct. 11	York County, 5%, 1953	5,000 00	5,208 00	N. J. Robinson & Co.
Oct. 21	New Waterford, 5½%, 1955	8,000 00	8,529 60	N. J. Robinson & Co.
Nov. 27	Hamilton, 4½%, 1947	20,000 00	20,914 00	Griffis, Fairclough & Norsworthy.
July 5	British American Oil, 4%, 1945	5,000 00	4,993 75	Bank of Montreal.
Dec. 11	Ontario Province, 3%, 1940	10,000 00	8,977 30	Wood, Gundy & Co., Ltd.
Dec. 21	Ontario Province, 3%, 1940	12,000 00	10,557 60	Matthews & Co.
Dec. 30	Ontario Province, 3%, 1940	29,000 00	24,722 50	Matthews & Co.
Dec. 31	Ontario Province, 2%, 1939	55,000 00	49,489 94	Matthews & Co.
	Accumulation of book values towards par	....	3,216 95	
	Totals	$1,062,163 93	$1 097,043 49	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 21	Dominion of Canada, 4½%, 1958	$10,000 00	$11,062 50	Cochran, Murray & Co.
Jan. 17	Dominion of Canada, 4½%, 1958	20,000 00	22,125 00	A. E. Ames & Co., Ltd.
Jan. 16	Dominion of Canada, 4½%, 1959	20,000 00	22,130 00	Wood, Gundy & Co.
Jan. 31	Dominion of Canada, 4½%, 1959	25,000 00	27,375 00	Wood, Gundy & Co.
Feb. 7	Dominion of Canada, 4½%, 1958	25,000 00	27,150 00	Nesbitt, Thomson & Co.
Mar. 23	Dominion of Canada, 4½%, 1959	13,000 00	14,163 50	A. E. Ames & Co., Ltd.
Apr. 23	Dominion of Canada, 5%, 1943	25,000 00	28,250 00	A. E. Ames & Co., Ltd.
June 12	Dominion of Canada, 4½%, 1944	15,000 00	16,462 50	A. E. Ames & Co., Ltd.
June 17	Dominion of Canada, 5%, 1943	25,000 00	28,225 00	A. E. Ames & Co., Ltd.
June 24	Dominion of Canada, 4%, 1945	20,000 00	21,100 00	Cochran, Murray & Co.
Apr. 4	Province of Ontario, 5½%, 1946	15,000 00	17,235 00	A. E. Ames & Co., Ltd.
May 29	Province of Saskatchewan, 4%, 1958	20,000 00	17,600 00	Dominion Securities.
June 4	Province of Alberta, 4½%, 1961	16,000 00	15,200 00	A. E. Ames & Co., Ltd.
June 25	Province of Ontario, 5½%, 1946	25,000 00	28,600 00	A. E. Ames & Co., Ltd.
Feb. 4	Canadian National Rlys., 5%, 1954	20,000 00	23,450 00	A. E. Ames & Co., Ltd.
Apr. 30	Canadian National Rlys., 3%, 1944	15,000 00	14,775 00	A. E. Ames & Co., Ltd.
June 12	Canadian National Rlys., 3%, 1944	20,000 00	19,825 00	A. E. Ames & Co., Ltd.
Jan. 14	Sandwich, Windsor & Amherstburg Rly., 4½%, 1943	1,000 00	1,050 00	A. E. Ames & Co., Ltd.
Feb. 28	Town of Ford City, 6½%, 1938	1,000 00	1,083 90	McLeod, Young, Weir & Co.
Apr. 17	Town of Cochrane, 5%, 1947	1,000 00	1,070 00	McLeod, Young, Weir & Co.
May 29	Hydro-Electric Power Com., 4½%, 1960	15,000 00	15,873 00	A. E. Ames & Co., Ltd.
May 23	Town of Ford City, 6½%, 1940	1,000 00	1,109 30	McLeod, Young, Weir & Co.
Mar. 13	Town of Waterloo, 5½%, 1935-53	5,464 82	6,053 90	A. E. Ames & Co., Ltd.
Mar. 13	Town of Waterloo, 5½%, 1935-43	5,805 53	6,124 24	A. E. Ames & Co., Ltd.
Jan. 30	Gatineau Power Co., 5%, 1956	10,000 00	9,825 00	McLeod, Young, Weir & Co.
Feb. 5	Winnipeg Electric Co., 5%, 1935	10,000 00	9,800 00	A. E. Ames & Co., Ltd.
Feb. 1	Canada Cement Co., Ltd., 5½%, 1947	10,000 00	10,350 00	Wood, Gundy & Co.
Feb. 5	Georgetown Coated Paper M., 6½%, 1947	7,000 00	7,140 00	R. A. Daly & Co., Ltd.
Feb. 23	Georgetown Coated Paper M., 6½%, 1947	4,500 00	4,590 00	R. A. Daly & Co., Ltd.
Apr. 16	Georgetown Coated Paper M., 6½%, 1947	1,000 00	1,020 00	R. A. Daly & Co., Ltd.
Mar. 8	St. John Harbour Com., 3%, 1937	25,000 00	24,312 50	A. E. Ames & Co., Ltd.
Mar. 8	Halifax Harbour Com., 3%, 1938	15,000 00	14,437 50	A. E. Ames & Co., Ltd.
Mar. 9	Dominion Textile Co., Ltd., 4½%, 1955	15,000 00	15,150 00	McTaggart, Hannaford, Birks & Gordon, Ltd.
Mar. 27	Burrard Dry Dock, Ltd. (fully subsidized by Dominion of Canada), 5%, 1948-56.	7,000 00	7,350 00	A. E. Ames & Co., Ltd.
Apr. 16	Burrard Dry Dock, Ltd. (fully subsidized by Dominion of Canada), 5%, 1953	1,000 00	1,050 00	A. E. Ames & Co., Ltd.
Apr. 3	Halifax Harbour Com., 3%, 1938	5,000 00	4,812 50	A. E. Ames & Co., Ltd.
May 1	Westmount G. & C. Club, 5%, 1935-50	5,000 00	5,000 00	Westmount G. & Country Club.
Apr. 30	British American Oil Co., 4%, 1945	20,000 00	19,546 00	N. A. Mitchell & Co.
July 4	Dominion of Canada. 4½%, 1956	1,500 00	1,623 75	Bartlett, Cayley & Co.
July 4	Dominion of Canada. 4½%, 1959	10,000 00	10,900 00	McLeod, Young, Weir & Co.
July 9	Dominion of Canada, 4½%, 1944	25,000 00	27,475 00	A. E. Ames & Co., Ltd.
July 10	Dominion of Canada, 4½%, 1957	10,000 00	10,825 00	A. E. Ames & Co., Ltd.
July 16	Dominion of Canada, 4½%, 1957	5,000 00	5,418 75	A. E. Ames & Co., Ltd.
July 12	Dominion of Canada, 4½%, 1944	25,000 00	27,625 00	McLeod, Young, Weir & Co.
July 23	Dominion of Canada, 4½%, 1959	25,000 00	27,350 00	Bartlett, Cayley & Co.
July 24	Dominion of Canada, 4½%, 1944	20,000 00	22,200 00	Bartlett, Cayley & Co.
Nov. 14	Dominion of Canada, 4½%, 1959	20,000 00	21,630 00	Bartlett, Cayley & Co.
Nov. 12	Dominion of Canada, 3%, 1955	20,000 00	19,750 00	A. E. Ames & Co., Ltd.
Nov. 12	Dominion of Canada, 2%, 1939	20,000 00	19,886 00	A. E. Ames & Co., Ltd.
July 12	Province of Ontario, 5%, 1960	10,000 00	11,660 00	A. E. Ames & Co., Ltd.
July 23	Province of Ontario, 5%, 1960	5,000 00	5,830 00	A. E. Ames & Co., Ltd.
July 25	Province of Saskatchewan, 4%, 1960	5,000 00	4,500 00	A. E. Ames & Co., Ltd.
Sept. 26	Province of Alberta, 6%, 1936	1,500 00	1,485 00	A. E. Ames & Co., Ltd.
Oct. 1	Province of Alberta, 5%, 1940	5,000 00	4,734 50	A. E. Ames & Co., Ltd.
Oct. 10	Province of Alberta, 5%, 1939	3,000 00	2,866 80	A. E. Ames & Co., Ltd.
Oct. 10	Province of Alberta, 5%, 1940	2,000 00	1,893 80	A. E. Ames & Co., Ltd.
Aug. 6	Canadian National Rlys., 5%, 1969	10,000 00	11,700 00	A. E. Ames & Co., Ltd.
Aug. 6	Canadian National Rlys., 4½%, 1951	25,000 00	27,905 00	A. E. Ames & Co., Ltd.
Aug. 16	Canadian National Rlys., 5%, 1954	35,000 00	40,347 50	Bartlett, Cayley & Co.
July 9	Ont. Hydro-Electric Com., 6%, 1961	1,000 00	1,288 50	McLeod, Young, Weir & Co.
July 15	Ont. Hydro-Electric Com., 4¾%, 1970	15,000 00	16,525 00	A. E. Ames & Co., Ltd.
July 16	City of Merritt, 2% and 4%, 1954	30,000 00	28,946 10	Exchgd. for Southern Interior L & P. (guar. by C. of Merritt).
Aug. 21	Burrard Dry Dock, Ltd. (fully subsidized by Dominion of Canada), 5%, 1954	3,000 00	3,150 00	A. E. Ames & Co., Ltd.
Sept. 19	National Grocers Co., Ltd., 4%, 1946	5,000 00	4,962 50	McLeod, Young, Weir & Co.
Oct. 15	Georgetown Coated Paper M., 6½%, 1947	1,000 00	1,020 00	R. A. Daly & Co.
Oct. 28	British American Oil Co., 4%, 1945	10,000 00	10,150 00	A. E. Ames & Co., Ltd.
Oct. 21	Georgetown Coated Paper M., 6½%, 1947	1,000 00	1,020 00	R. A. Daly & Co.
Nov. 8	Bell Telephone Co., 5%, 1957	10,000 00	11,825 00	A. E. Ames & Co., Ltd.
Nov. 27	Sisters of Charity of Providence in B.C., 4%, 1944	10,000 00	9,815 00	Harris, MacKeen & Co.
Dec. 9	Dominion of Canada, 3%, 1955	20,000 00	19,550 00	A. E. Ames & Co.
Nov. 29	Dominion of Canada, 3%, 1955	10,000 00	9,825 00	McLeod, Young, Weir & Co.
Dec. 17	Dominion of Canada, 4½%, 1956	25,000 00	26,722 50	A. E. Ames & Co., Ltd.
Dec. 26	Dominion of Canada, 4½%, 1946	25,000 00	27,375 00	A. E. Ames & Co., Ltd.
Dec. 27	Dominion of Canada, 5%, 1943	25,000 00	27,900 00	A. E. Ames & Co., Ltd.
Dec. 27	Province of Ontario, 4½%, 1950	25,000 00	26,365 00	A. E. Ames & Co., Ltd.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—*Continued*

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 1	Republic of Colombia (Arrears Certificate), 4%, 1936-46	$ 150 00	$ 150 00	Republic of Colombia.
Mar. 1	Province of Buenos Aires (Arrears Certificate), 5%, indefinite	199 92	199 92	Province of Buenos Aires.
Sept. 1	Province of Buenos Aires (Arrears Certificate), 5%, indefinite	204 96	204 96	Province of Buenos Aires.
Dec. 17	Canadian National Rlys., 5%, 1969	10,000 00	11,600 00	A. E. Ames & Co., Ltd.
Dec. 4	Inter-City Baking Co., 5½%, 1948	10,000 00	10,250 00	A. E. Ames & Co., Ltd.
	Accumulation of book values towards par	....	3,180 21	
	Totals	$1,014,325 23	$1,081,107 13	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Feb. 5	Province of New Brunswick, 4½%, 1958	$10,000 00	$10,957 50	Wood, Gundy & Co.
Feb. 5	Dominion of Canada, 4½%, 1959	40,000 00	44,275 00	Wood, Gundy & Co.
May 2	Canadian National Rlys., 3%, 1944	15,000 00	14,775 00	Scott Crane Co.
May 1	British Mtge. & Trust Corp., 4%, 1938	15,000 00	15,000 00	British Mortgage & Trust.
July 3	Province of Quebec, 4½%, 1963	30,000 00	34,050 00	Wood, Gundy & Co.
Aug. 4	Dominion of Canada, 4½%, 1949-59	35,000 00	38,395 00	Dominion Securities.
Sept. 2	Dominion of Canada, 4½%, 1948-58	44,500 00	46,502 50	Wood, Gundy & Co.
Nov. 1	British Mtge. & Trust Corp., 4%, 1938	10,000 00	10,000 00	British Mortgage & Trust.
Dec. 13	Town of Listowel, 5½%, 1936-42	14,266 50	15,060 80	A. E. Ames & Co.
Dec. 30	Province of New Brunswick, 3½%, 1945	15,000 00	14,917 50	Wood, Gundy & Co.
	Accumulation of book values towards par	....	263 58	
	Totals	$228,766 50	$244,196 88	

PILOT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Feb. 12	Province of Ontario, 4½%, 1954	$5,000 00	$5,506 50	Lamont & Co.
May 28	Province of Ontario, 6%, 1941	25,000 00	28,182 50	W. C. Pitfield & Co.
May 28	Province of Ontario, 6%, 1936	5,000 00	5,136 50	W. C. Pitfield & Co.
Mar. 8	Province of Ontario, 4%, 1944	30,000 00	31,875 00	Canadian Bank of Commerce.
June 20	Province of Ontario, 3%, 1940	26,000 00	26,000 00	Royal Securities Corp.
June 20	Province of Ontario, 2¾%, 1937	42,000 00	42,000 00	Royal Securities Corp.
May 1	Canadian National Rlys., 3%, 1944	28,000 00	27,580 00	Bartlett, Cayley & Co.
Sept. 6	Dominion of Canada, 5%, 1936	25,000 00	25,920 00	Lamont & Co.
Nov. 5	Dominion of Canada, 2%, 1939	50,000 00	49,850 00	Wood, Gundy & Co.
Aug. 27	Dominion of Canada, 2½%, 1943	12,000 00	11,988 00	Canadian Bank of Commerce.
July 19	Province of New Brunswick, 3¼%, 1945	25,000 00	25,062 50	McLeod, Young, Weir & Co.
Sept. 6	Province of Nova Scotia, 3%, 1950	15,000 00	14,887 50	J. L. Graham & Co.
Nov. 8	Province of Ontario, 2%, 1939	25,000 00	24,707 50	Wood, Gundy & Co.
	Accumulation of book values towards par	....	1,200 00	
	Totals	$313,000 00	$319,896 00	

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Mar. 23	Province of Saskatchewan, 4%, 1954	$20,000 00	$17,640 00	Geoffrion & Pérodeau.
Apr. 16	Canadian National Rlys., 3%, 1944	15,000 00	14,775 00	Mead & Co.
Aug. 20	Province of Saskatchewan, 4%, 1960	5,000 00	4,550 00	Mead & Co.
July 26	City of Montreal, 3½%, 1943	25,000 00	24,406 25	Mead & Co.
Nov. 27	Dominion of Canada, 3%, 1955	44,000 00	43,450 00	Ernest Savard & Co.
Dec. 6	Province of Nova Scotia, 3%, 1947	5,000 00	4,900 00	Mead & Co.
	Accumulation of book values towards par	....	763 27	
	Totals	$114,000 00	$110,484 52	

QUEEN CITY FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Nov. 1	Canada Perm. Mtge. Corp., 3½%, 1940	$20,000 00	$20,000 00	Canada Permanent Mtge. Corp.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

THE STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Mar. 21	Sherbrooke City, 4½%, 1957	$3,000 00	$3,075 00	Hanson Bros., Inc.
Mar. 21	Sherbrooke City, 4½%, 1956	7,000 00	7,175 00	Hanson Bros., Inc.
Apr. 25	Montreal City, 4½%, 1940	4,000 00	4,000 00	A. E. Ames & Co., Ltd.
Apr. 25	Montreal City, 4½%, 1942	2,000 00	1,997 50	A. E. Ames & Co., Ltd.
May 9	Montreal City, 6%, 1940	7,500 00	7,912 50	A. E. Ames & Co., Ltd.
May 9	Montreal City, 6%, 1941	4,000 00	4,240 00	A. E. Ames & Co., Ltd.
May 31	Montreal City, 6%, 1941	10,000 00	10,762 50	A. E. Ames & Co., Ltd.
June 8	Church of The Ascension of Our Lord, Westmount, Que., 4½%, 1943	7,500 00	7,575 00	Hanson Bros., Inc.
June 8	Church of The Ascension of Our Lord, Westmount, Que., 4½%, 1942	7,000 00	7,070 00	Hanson Bros., Inc.
June 18	Montreal City, 6%, 1941	15,000 00	16,125 00	Hanson Bros., Inc.
Sept. 19	Quebec City, 3½%, 1940	5,000 00	5,031 25	A. E. Ames & Co., Ltd.
Sept. 25	Montreal City, 3½%, 1943	1,000 00	990 00	A. E. Ames & Co., Ltd.
Sept. 25	Montreal City, 3½%, 1944	4,000 00	3,960 00	A. E. Ames & Co., Ltd.
	Totals	$77,000 00	$79,913 75	

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan.	Dominion of Canada, 3½%, 1949	$5,000 00	$4,825 00	Canadian Ins. Shares, Ltd.
Mar. 15	Dominion of Canada, 3%, 1942	25,000 00	25,843 75	Gairdner & Co.
Mar. 26	Dominion of Canada, 4½%, 1944	10,000 00	11,150 00	Bell, Gouinlock & Co.
Mar. 26	Dominion of Canada, 4½%, 1944	15,000 00	16,725 00	Bell, Gouinlock & Co.
June 5	Dominion of Canada, 3%, 1955	33,000 00	32,133 75	R. A. Daly & Co.
Jan.	Province of New Brunswick, 4¾%, 1936	25,000 00	25,000 00	Canadian Ins. Shares, Ltd.
Apr. 2	Province of Nova Scotia, 4½%, 1952	10,000 00	10,950 00	Dominion Securities Corp.
Apr. 2	Province of Manitoba, 4½%, 1940	11,000 00	11,137 50	Dominion Securities Corp.
Apr. 23	Province of Manitoba, 4½%, 1940	20,000 00	20,000 00	Lamont & Co.
June 19	Province of Ontario, 2¾%, 1937	15,000 00	15,000 00	Prov. of Ont. Savings Office.
May 1	Cdn. Nat. Rlys., 3%, 1944	25,000 00	24,531 25	D. E. Stewart & Co.
May 1	Cdn. Nat. Rlys., 3%, 1944	33,000 00	32,505 00	Bartlett, Cayley & Co.
Mar. 5	Hydro-Elec. Power Com., 3½, 4, 5%, 1952	10,000 00	10,075 00	R. A. Daly & Co.
Mar. 8	Hydro-Elec. Power Com., 3½, 4, 5%, 1952	15,000 00	15,150 00	R. A. Daly & Co.
Mar. 12	Hydro-Elec. Power Com., 3½, 4, 5%, 1952	15,000 00	15,150 00	R. A. Daly & Co.
Apr. 11	Hydro-Elec. Power Com., 3½, 4, 5%, 1952	25,000 00	24,593 75	Bell, Gouinlock & Co.
Jan.	City of Winnipeg, 4%, 1936	15,000 00	14,812 50	Canadian Ins. Shares, Ltd.
Apr. 16	Town of Preston, 6%, 1939	1,000 00	1,045 00	Stewart, Scully Co., Ltd.
Apr. 30	City of North Bay, 6%, 1939	1,000 00	1,025 50	Stewart, Scully Co., Ltd.
Apr. 25	City of North Bay, 6%, 1941	4,000 00	4,140 00	Stewart, Scully Co., Ltd.
May 1	Village of Forest Hill, 6%, 1940	5,000 00	5,449 00	Stewart, Scully Co., Ltd.
June 4	City of Winnipeg, 4%, 1940-60	14,600 00	13,432 00	Lamont & Co.
Jan.	Cdn. Pacific Rlys., 4%, 1949	30,000 00	29,175 00	Canadian Ins. Shares, Ltd.
Apr. 11	Canada Northern Power, 5%, 1953	20,000 00	19,800 00	R. A. Daly & Co.
Apr. 30	Gatineau Power Co., 5%, 1956	5,000 00	4,400 00	Stewart, Scully Co., Ltd.
June 5	Halifax Harbour Com., 3%, 1938	10,000 00	9,587 50	Stewart, Scully Co., Ltd.
June 6	Ottawa Valley Power Co., 5½%, 1970	10,000 00	8,975 00	H. D. Bellinger & Co.
Feb. 20	Kingston Elevator Co., 6%, 1950	5,000 00	4,443 75	Harris, Ramsay Co.
Mar. 20	Duke-Price Power Co., 6%, 1966	10,000 00	10,100 00	Stewart, Scully Co., Ltd.
Mar. 21	Simpsons, Ltd., 6%, 1949	10,000 00	10,000 00	Wood, Gundy & Co.
Mar. 21	Kingston Elevator Co., 6%, 1950	5,000 00	4,450 00	Milross Securities Corp.
Mar. 29	Huron & Erie Mtge. Corp., 4%, 1938	5,000 00	5,000 00	Huron & Erie Mtge. Corp.
Apr. 26	Massey Harris Co., Ltd., 5%, 1947	5,000 00	4,100 00	Stewart, Scully Co., Ltd.
Sept. 5	Province of Nova Scotia, 3%, 1950	25,000 00	24,875 00	Gairdner & Co.
Oct. 1	Province of Ontario, 6%, 1935	17,000 00	17,085 00	Lamont & Co.
Oct. 22	Province of Ontario, 6%, 1935	8,000 00	8,030 00	Lamont & Co.
Nov. 8	Province of Ontario, 6%, 1936	1,500 00	1,522 50	Bell, Gouinlock & Co.
Nov. 13	Province of Ontario, 6%, 1936	6,000 00	6,088 80	A. E. Ames & Co.
Nov. 13	Province of Ontario, 6%, 1935	6,000 00	6,014 40	A. E. Ames & Co.
Nov. 13	Province of Ontario, 6%, 1936	7,500 00	7,611 00	Bell, Gouinlock & Co.
Nov. 26	Province of Ontario, 6%, 1936	5,000 00	5,068 75	Lamont & Co.
July 16	County of Northumberland, 5%, 1954	6,000 00	6,192 00	Aird, MacLeod & Co.
July 16	County of Cape Breton, 5%, 1955	5,000 00	5,063 50	Aird, MacLeod & Co.
Aug. 2	City of Hamilton, 5%, 1942	5,000 00	5,237 50	D. E. Stewart & Co.
Oct. 31	City of Hamilton, 4½%, 1936	7,000 00	7,028 00	Lamont & Co.
Nov. 19	Hamilton By-Product Coke Ovens, Ltd., 5%, 1955	10,000 00	9,850 00	Gairdner & Co.
Nov. 19	Federal Grain Co., Ltd., 6%, 1949	10,000 00	9,837 50	Melady, Sellers & Co., Ltd.
	Accumulation of book values towards par	....	1,202 87	
	Totals	$566,600 00	$565,412 07	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 5	Redcliffe School District, 3%, 1934	$64 93	$64 93	Matured (arrears).
Jan. 5	Portreeve School Sistrict, 8%, 1934	570 05	572 70	Matured (arrears).
Jan. 29	Alberta Pacific Grain, 6%, 1946	1,000 00	945 00	Cochran, Murray.
Feb. 13	Alberta Pacific Grain, 6%, 1946	3,000 00	2,805 00	Cochran, Murray.
May 17	Arkansas Power & Light, 5%, 1956	5,000 00	4,616 25	Seagram, Harris & Bricker.
Apr. 30	British American Oil Co., 4%, 1945	5,000 00	4,886 50	Seagram, Harris & Bricker.
Apr. 30	British American Oil Co., 4%, 1945	20,000 00	19,546 00	Ames & Co.
Feb. 19	Central Illinois Elec. & Gas., 5%, 1951	4,000 00	3,220 00	Seagram, Harris & Bricker.
May 17	Central Power Co., 5%, 1957	5,000 00	3,875 00	Seagram, Harris & Bricker.
May 17	Florida Power & Light Co., 5%, 1954	10,000 00	8,000 00	Seagram, Harris & Bricker.
May 9	Interstate Power Co., 5%, 1957	10,000 00	7,250 00	Seagram, Harris & Bricker.
June 25	Laclede Gas Light Co., 5½%, 1953	5,000 00	3,400 00	Seagram, Harris & Bricker.
Jan. 17	Power Corp. of Canada, 4½%, 1959	10,000 00	8,750 00	Nesbitt, Thompson.
June 12	Reliance Grain Co., 6%, 1948	10,000 00	10,000 00	Seagram, Harris & Bricker.
Jan. 14	Sherbrooke St. Realty Co., 6½%, 1940	5,000 00	2,162 50	Royal Securities.
Feb. 23	United Corp., 5%, 1953	700 00	602 00	Dominion Securities.
Feb. 25	United Corp., 5%, 1953	11,000 00	9,320 00	Seagram, Harris & Bricker.
Mar. 13	United Corp., 5%, 1953	2,300 00	1,995 25	Seagram, Harris & Bricker.
Mar. 13	United Corp., 5%, 1953	2,000 00	1,730 00	Seagram, Harris & Bricker.
Mar. 13	United Corp., 5%, 1953	7,000 00	6,055 00	Seagram, Harris & Bricker.
Mar. 13	United Corp., 5%, 1953	10,000 00	8,700 00	Seagram, Harris & Bricker.
June 10	United Grain Growers, Ltd., 5%, 1948	10,000 00	9,275 00	Seagram, Harris & Bricker.
May 1	Westmount G. & C. Club, 5%, 1950	5,000 00	5,000 00	Waterloo Trust.
Jan. 28	Western Grain Co., 6%, 1948	7,000 00	5,005 00	Harrison & Co.
Jan. 10	Cdn. Pacific Rly., 4%, 1949	10,000 00	9,525 00	Seagram, Harris & Bricker.
Feb. 4	Balfour Building, Ltd., 4%, 1943	5,000 00	2,300 00	Seagram, Harris & Bricker.
Aug. 20	Dominion of Canada, 2½%, 1945	25,000 00	24,500 00	Brown, Harriman.
Nov. 16	Dominion of Canada, 3%, 1955	15,000 00	14,812 50	Wood, Gundy & Co.
Nov. 18	Dominion of Canada, 3%, 1955	15,000 00	14,812 50	Waterloo Bond.
Nov. 29	Province of Ontario, 3%, 1940	63,000 00	63,630 00	Bell, Gouinlock & Co.
July 4	Acadia Sugar Refining Co., 6%, 1946	10,000 00	10,450 00	Seagram, Harris & Bricker.
Oct. 15	Acadia Sugar Refining Co., 4½%, 1955	25,000 00	24,687 50	Royal Securities.
July 4	Avon River Power Co., 5%, 1964	10,000 00	9,800 00	Seagram, Harris & Bricker.
Sept. 10	British American Oil Co., 4%, 1945	10,000 00	10,100 00	Seagram, Harris & Bricker.
Nov. 23	Canada Cement Co., 5½%, 1947	5,000 00	5,187 50	Seagram, Harris & Bricker.
Sept. 29	Famous Players Can. Corp., 6%, 1948	5,000 00	5,125 00	Seagram, Harris & Bricker.
July 17	Georgia Power Co., 5%, 1967	10,000 00	9,900 00	Seagram, Harris & Bricker.
Sept. 13	Northern Ontario Bldg., 6½%, 1939	4,000 00	3,775 00	Seagram, Harris & Bricker.
July 19	Ohio Public Service Co., 5%, 1954	10,000 00	10,450 00	Seagram, Harris & Bricker.
Aug. 10	Shawinigan Water & Power., 4½%, 1968.	25,000 00	25,062 50	Seagram, Harris & Bricker.
Aug. 2	United Corp., Ltd., 5%, 1953	7,500 00	6,560 00	Seagram, Harris & Bricker.
July 17	Wisconsin Power & Light, 5%, 1958	10,000 00	9,850 00	Seagram, Harris & Bricker.
Dec. 5	Dominion of Canada, 4½%, 1958	25,000 00	26,900 00	Cochran, Murray.
Dec. 20	Montreal Light, Heat & Power, 3%, 1939.	19,000 00	19,000 00	Seagram, Harris & Bricker.
Dec. 3	Northern Ontario Bldg., 6½%, 1939	1,000 00	945 00	Seagram, Harris & Bricker.
	Accumulation of book values towards par.	....	1,754 64	
	Totals	$458,134 98	$436,903 27	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Oct. 29	Province of Ontario, 5%, 1948	$11,000 00	$12,017 50	Trusts & Guarantee.
Oct. 29	Province of Ontario, 4½%, 1950	9,000 00	9,607 50	Trusts & Guarantee.
Oct. 29	Province of Ontario, 4½%, 1949	10,000 00	10,675 00	Trusts & Guarantee.
Oct. 29	Can. Permanent Mtge. Corp., 5½%, 1938.	25,000 00	25,000 00	Canada Permanent Mtge. Corp.
	Totals	$55,000 00	$57,300 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Jan. 14	Town of Berlin, 4½%, 1935	$248 14	$248 14	$248 14	Matured.
Jan. 10	Prov. of New Brunswick, 5%, 1957	66,500 00	64,845 03	64,845 03	Waterloo Bond Corp.
Jan. 22	Can. Nor. Power, 5%, 1953	10,000 00	9,314 96	9,314 96	C. H. Burgess & Co.
Jan. 22	Can. Nor. Power, 5%, 1953	5,000 00	4,523 51	4,523 51	C. H. Burgess & Co.
Jan. 22	MacLaren-Quebec Power, 5½%, 1964.	15,000 00	13,809 97	14,129 47	Cochran, Murray & Co.
Feb. 22	Beauharnois L.H. & P., 5½%, 1973	10,000 00	9,804 77	9,804 77	Harris, Ramsay & Co.
Mar. 23	Town of Kenora, 5%, 1940	10,000 00	10,000 00	10,000 00	A. E. Ames & Co.
Apr. 2	Prov. of Ontario, 5%, 1948	66,500 00	65,177 53	65,177 53	A. E. Ames & Co.
May 15	Prov. of Ontario, 4½%, 1945	25,000 00	23,648 75	23,648 75	W. C. Pitfield & Co.
June 1	Prov. of British Columbia, 4½%, 1953	13,000 00	11,479 44	12,341 38	Waterloo Bond Corp.
June 1	Prov. of British Columbia, 4½%, 1953	6,000 00	5,429 55	5,827 37	Waterloo Bond Corp.
June 17	Dominion of Canada, 4%, 1952	50,000 00	47,797 05	47,797 05	A. E. Ames & Co.
June 25	Prov. of Ontario, 5½%, 1942	26,000 00	23,995 50	23,995 50	Dominion Securities.
July 20	Duke-Price Power Co., 6%, 1966	10,000 00	10,035 39	10,035 39	Bell, Gouinlock & Co.
July 20	Duke-Price Power Co., 6%, 1966	10,000 00	10,035 39	10,035 39	Cochran, Murray & Co.
July 20	Duke-Price Power Co., 6%, 1966	5,000 00	5,017 69	5,017 69	Harris, Ramsay & Co.
July 18	Canada Northern Power, 5%, 1953	10,000 00	9,225 65	9,225 65	Waterloo Bond Corp.
July 18	Canada Northern Power, 5%, 1953	5,000 00	4,612 82	4,612 82	Harris, Ramsay & Co.
Aug. 16	Prov. of Alberta, 5%, 1955	15,000 00	14,861 64	15,000 00	C. H. Burgess & Co.
Sept. 7	Prov. of Ontario, 3%, 1940	28,500 00	23,635 50	23,635 50	Gairdner & Co.
Oct. 15	City of Kitchener, 6%, 1935	149 44	149 44	149 44	Matured.
Oct. 1	Famous Players Corp., 6%, 1948	10,000 00	10,000 00	10,000 00	C. H. Burgess & Co.
Oct. 9	Prov. of Nova Scotia, 4½%, 1952	10,000 00	10,436 39	10,436 39	A. E. Ames & Co.
Nov. 1	Westmount G.C., Ltd., 5%, 1935-50	75 00	75 00	75 00	Matured.
Nov. 3	City of Vancouver, 5%, 1945	10,000 00	9,971 83	9,971 83	Dyment, Anderson.
Nov. 28	Dominion of Canada, 4½%, 1958	25,000 00	23,027 55	23,027 55	Fry, Mills & Spence.
Nov. 30	Prov. of Nova Scotia, 3%, 1945	29,000 00	23,845 50	23,845 50	A. E. Ames & Co.
Dec. 21	Dom. Tar & Chem. Co., 6%, 1949	15,000 00	15,000 00	15,341 00	Waterloo Bond Corp.
Dec. 23	Dom. Tar & Chem. Co., 6%, 1949	10,000 00	10,000 00	10,244 00	Cochran Murray & Co.
	Amortization of book values towards par	....	301 72	....	
	Totals	$495,972 58	$470,305 71	$472,306 61	

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Apr. 10	Prov. of Alberta, 5%, 1955	$10,000 00	$9,531 00	$9,600 00	Matthews & Co.
May 1	Prov. of Ontario, 4½%, 1950	25,000 00	27,312 50	27,312 50	Bartlett, Cayley & Co.
Feb. 7	City of Montreal, 5%, 1945	10,000 00	9,807 00	10,150 00	Matthews & Co.
Feb. 15	City of Montreal, 5%, 1945	5,000 00	4,903 50	5,075 00	Matthews & Co.
Feb. 16	City of Hull, 5%, 1947	12,500 00	12,500 00	12,125 00	Matthews & Co.
Feb. 18	City of Hamilton, 4½%, 1945	14,000 00	13,454 38	14,140 00	Matthews & Co.
June 1	City of Toronto, 6%, 1935	5,000 00	5,000 00	5,000 00	Matured.
Apr. 1	Town of East End, 6%, serial	....	322 86	322 86	Arrears of principal.
June 5	Town of Collingwood, 5½%, 1935	1,000 00	1,000 00	1,000 00	Matured.
Mar. 1	County of Peel, 5%, 1935	1,000 00	1,000 00	1,000 00	Matured.
Apr. 1	County of Ontario, 5%, 1935	1,085 14	1,085 14	1,085 14	Matured.
June 5	County of Halton, 5½%, 1935	2,000 00	2,000 00	2,000 00	Matured.
June 25	County of Wentworth, 5%, 1935	483 73	483 73	483 73	Matured.
Mar. 12	Falher Consolidated, 6½%, serial	....	679 33	679 33	Arrears of principal.
May 3	Melfort School District, No. 1037, 6%, 1935-42	4,000 00	4,093 82	3,770 00	G. Tower Ferguson.
May 20	Cdn. Nat. Rlys., 3%, 1944	50,000 00	49,700 00	24,875 00	Wood, Gundy & Co.
May 22	Cdn. Nat. Rlys., 3%, 1944	....	....	24,825 00	Dominion Securities Corp.
Oct. 15	Dominion of Canada, 4½%, 1958	25,000 00	26,218 75	26,625 00	Matthews & Co.
Oct. 17	Dominion of Canada, 4½%, 1958	25,000 00	26,218 75	26,750 00	Dominion Securities Corp.
Oct. 21	Prov. of Ontario, 4½%, 1950	25,000 00	24,780 00	26,250 00	Matthews & Co.
Oct. 21	Prov. of Ontario, 4½%, 1950	25,000 00	24,780 00	26,250 00	Matthews & Co.
Aug. 24	Prov. of Ontario. 6%, 1941	5,000 00	5,165 11	5,537 50	Matthews & Co.
Aug. 26	Prov. of New Brunswick, 5½%, 1950.	15,000 00	14,776 50	17,062 50	Matthews & Co.
Sept. 21	City of N. Battleford, 5½%, 1953	9,733 33	10,305 29	8,954 66	G. Tower Ferguson.
Nov. 1	Town of Drumheller, 6%, 1935-49	545 67	545 67	545 67	Instalment due.
Aug. 1	Village of Bath, 5½%, 1935	239 41	239 41	239 41	Matured.
Sept. 7	Village of Norwich, 6%, 1935	319 86	319 86	319 86	Matured.
Nov. 6	Falher Consol. S.D., 6½%, 1933-45	254 00	254 00	254 00	Principal due.
Dec. 5	Town of Vegreville, 6%, 1950-51-52	10,324 37	11,300 64	10,117 91	G. Tower Ferguson.
Dec. 9	Town of The Pas, 6%, 1959	4,000 00	4,480 00	3,640 00	McKinnon & Co.
Dec. 11	Town of The Pas, 6%, 1959	4,000 00	4,480 00	3,640 00	McKinnon & Co.
Dec. 31	Town of Dunnville, 5%, 1959	1,544 54	1,544 54	1,544 54	Matured.
Dec. 1	Town of Uxbridge, 5%, 1935	868 80	868 80	868 80	Matured.
Dec. 29	Town of Watrous, 5½%, 1935	495 66	495 66	495 66	Refunding agreement.
	Amortization of book values towards par	....	1,987 81	....	
	Totals	$297,394 59	$301,634 05	$302,539 07	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consider-ation Received	Through Whom Sold
1935 Nov. 15	Prov. of British Columbia, 4½%, 1953	$10,000 00	$9,496 00	$9,550 00	Trusts & Guarantee.

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consider-ation Received	Through Whom Sold
1935 Mar. 3	Guelph and Ontario Investment and Savings Society, 5%, 1935	$5,000 00	$5,000 00	$5,000 00	Matured.
May 1	City of Galt, 5%, 1935	1,408 23	1,408 23	1,408 23	Matured.
May 12	Town of Fort Frances 5½%, 1935	2,000 00	2,000 00	2,000 00	Matured.
May 15	City of North Bay, 5%, 1935	1,425 57	1,425 57	1,425 57	Matured.
Sept. 27	Prov. of Nova Scotia, 3½%, 1939	100,000 00	99,500 00	101,750 00	C. H. Burgess & Co.
Sept. 12	City of Toronto, 6%, 1947	25,000 00	25,000 00	29,957 50	Cochrane, Murray & Co.
Sept. 11	City of Toronto, 6%, 1947	25,000 00	25,000 00	29,572 50	Harris, Ramsay & Co.
Sept. 12	City of Toronto, 6%, 1949	25,000 00	25,000 00	30,617 50	Bell, Gouinlock & Co.
July 18	Town of Rainy River, 6%, 1935	857 99	857 99	857 99	Matured.
Nov. 21	Town of Rainy River, 6%, 1935	918 22	918 22	918 22	Matured.
Aug. 1	City of Galt, 5½%, 1935	1,000 00	1,000 00	1,000 00	Matured.
Nov. 15	Village of Waterdown, 5½%, 1935	301 24	301 24	301 24	Matured.
Dec. 1	Twp. of East Flamboro, 5%, 1935	439 20	439 20	439 20	Matured.
Dec. 15	Twp. of Teck, 5½%, 1935	3,161 90	3,311 45	3,161 90	Matured.
Dec. 27	City of Toronto, 6%, 1945	50,000 00	50,000 00	58,445 00	Fry, Mills, Spence & Co.
	Totals	$241,512 35	$241,161 90	$266,854 85	

HAND-IN-HAND INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consider-ation Received	Through Whom Sold
1935	Town of Southampton, 5%, 1935	$282 44	$254 55	$282 44	Matured.
	Town of Gananoque, 4%, 1935	6,000 00	5,886 96	6,000 00	Matured.
	Town of Goderich, 5%, 1935	277 38	252 42	277 38	Matured.
	Town of Elmira, 6%, 1935	860 01	860 01	860 01	Matured.
	St. Paul's R.C. School, 1933	102 88	98 64	68 58	Settlement.
	Amortization of book values towards par	....	165 89	....	
	Totals	$7,522 71	$7,518 47	$7,488 41	

MERCHANTS FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consider-ation Received	Through Whom Sold
1935 Mar. 1	Harbour Com. of City of Toronto, 4½%, 1953	$1,000 00	$815 00	$1,050 00	Called.
Mar. 28	Grand Trunk Rly., 6½%, 1936	10,000 00	11,640 00	10,450 00	Bell, Gouinlock & Co.
Mar. 29	Township of King, 6%, 1935	97 73	97 73	97 73	Matured.
Apr. 18	Town of Wingham, 6½%, 1935	194 26	194 26	194 26	Matured.
June 17	Town of Alexandria, 6%, 1935	635 21	671 00	635 21	Matured.
July 1	City of Kingston, 6%, 1935	1,000 00	1,000 00	1,000 00	Matured.
Aug. 29	United Securities, Ltd., 5½%, 1952	5,000 00	5,100 00	4,050 00	Dominion Securities Corp.
Sept. 1	City of Owen Sound, 6½%, 1935	3,000 00	3,000 00	3,000 00	Matured.
Sept. 11	United Securities, Ltd., 5½%, 1952	20,000 00	20,400 00	16,100 00	Dominion Securities Corp.
	Totals	$40,927 20	$42,917 99	$36,577 20	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Jan. 25	New Brunswick, 5%, 1960	$20,000 00	$22,027 61	$23,100 00	Wood, Gundy & Co., Ltd.
Jan. 31	Ontario, 4%, 1966	5,000 00	4,636 86	5,275 00	Cochran, Murray & Co.
Feb. 2	New Brunswick, 4½%, 1958	10,000 00	10,439 72	10,900 00	Wood, Gundy & Co., Ltd.
Feb. 2	New Brunswick, 4½%, 1961	5,000 00	5,058 79	5,450 00	Wood, Gundy & Co., Ltd.
Feb. 19	Nova Scotia, 5%, 1960	25,000 00	28,125 00	29,000 00	A. E. Ames & Co., Ltd.
Feb. 28	Manitoba, 4½%, 1951	25,000 00	24,058 48	25,000 00	Jas. Richardson & Sons.
Mar. 18	Saskatchewan, 5%, 1942	10,000 00	9,976 27	9,975 00	Wood, Gundy & Co., Ltd.
Mar. 18	Saskatchewan, 5%, 1942	12,000 00	11,971 54	11,970 00	Wood, Gundy & Co., Ltd.
Mar. 19	Manitoba, 4½%, 1951	10,000 00	10,085 75	10,100 00	Matthews & Co.
Feb. 12	Cdn. Nat. Rlys., 4½%, 1968	10,000 00	10,372 58	10,375 00	Matthews & Co.
Feb. 12	Cdn. Nat. Rlys., 4½%, 1954	15,000 00	15,712 50	15,431 25	Matthews & Co.
Feb. 14	Cdn. Nat. Rlys., 4½%, 1968	10,000 00	10,397 41	10,375 00	R. A. Daly & Co., Ltd.
Feb. 26	Cdn. Nat. Rlys., 4½%, 1968	25,000 00	26,428 03	25,937 50	Hanson Bros., Inc.
Feb. 5	Hydro-Elec., Ont., 3½, 4, 5%, 1952	4,000 00	3,686 40	4,025 00	Wood, Gundy & Co., Ltd.
Feb. 5	Hydro-Elec., Ont., 3½, 4, 5%, 1952	6,000 00	5,510 40	6,037 50	Wood, Gundy & Co., Ltd.
Feb. 5	Hydro-Elec., Ont., 3½, 4, 5%, 1952	5,000 00	4,678 61	5,031 25	Wood, Gundy & Co., Ltd.
Feb. 15	Hydro-Elec., Ont., 4¾%, 1970	10,000 00	11,068 26	11,350 00	Brawley, Cathers & Co.
Feb. 19	Hydro-Elec., Ont., 4¾%, 1970	10,000 00	11,055 85	11,350 00	Cochran, Murray & Co.
Feb. 22	Hydro-Elec., Ont., 4¾%, 1970	5,000 00	5,546 54	5,675 00	R. A. Daly & Co., Ltd.
Apr. 5	Hydro-Elec., Ont., 3½, 4, 5%, 1952	20,000 00	20,000 00	20,200 00	R. A. Daly & Co., Ltd.
June 6	Hydro-Elec., Ont., 3½, 4, 5%, 1952	8,000 00	8,000 00	8,000 00	Matthews & Co.
June 14	Hydro-Elec., Ont., 3½, 4, 5%, 1952	8,000 00	8,000 00	8,000 00	Matthews & Co.
Jan. 9	Coaticook, Que., 5%, 1958-62	26,000 00	26,756 38	26,845 00	Bell, Gouinlock & Co.
Feb. 19	Winnipeg, Man., 4½%, 1961	10,000 00	9,825 00	9,825 00	Jas. Richardson & Sons.
Feb. 14	Winnipeg, Man., 4½%, 1961	10,000 00	9,825 00	9,825 00	Jas. Richardson & Sons.
Feb. 21	Toronto, Ont., 6%, 1943-44	25,000 00	27,307 11	29,375 00	Cochran Murray & Co.
Feb. 22	Montreal, Que., 4½%, 1971	10,000 00	10,000 00	10,000 00	Hanson Bros., Inc.
Feb. 1	East Kildonan, Man., 5½%, 1935	12,000 00	12,000 00	12,000 00	Exchgd. for new bonds.
Mar. 5	Winnipeg, Man., 4½%, 1961	6,000 00	5,895 00	5,895 00	R. A. Daly & Co., Ltd.
Mar. 19	St. Anne de Bellevue, Que., 5%, 1952	20,000 00	20,000 00	20,075 00	Hanson Bros., Inc.
Mar. 19	St. John, N.B., 4½%, 1973	5,000 00	5,149 25	5,200 00	Hanson Bros., Inc.
Mar. 21	Halifax, N.S., 5%, 1961	45,900 00	49,092 22	50,604 75	A. E. Ames & Co., Ltd.
Mar. 22	Montreal, Que., 4½%, 1947	10,000 00	9,512 45	9,987 50	Matthews & Co.
Mar. 26	Maisonneuve, Que., 5%, 1946	10,000 00	9,955 47	10,250 00	Matthews & Co.
Apr. 1	Longueuil, Que., 5%, 1953	10,000 00	9,634 87	9,925 00	A. E. Ames & Co., Ltd.
Apr. 2	St. Catharines, Ont., 5%, 1936	5,000 00	4,989 30	5,125 00	Matthews & Co.
Feb. 11	Quebec R.C. Schools, 4½%, 1961	5,000 00	5,000 00	5,012 50	Wood, Gundy & Co., Ltd.
Jan. 7	Howard Smith Paper Co., 5½%, 1953	25,000 00	24,127 45	25,500 00	A. E. Ames & Co., Ltd.
Jan. 12	Inter. P. & P. of Nfld., 5%, 1968	25,000 00	24,311 64	24,875 00	R. A. Daly & Co., Ltd.
Jan. 23	United Grain Growers, 5%, 1948	25,000 00	24,531 64	24,520 00	Jas. Richardson & Sons.
Feb. 20	Inter. P. & P. of Nfld., 5%, 1968	25,000 00	23,812 51	24,562 50	Wood, Gundy & Co., Ltd.
June 12	Can. Copper Refineries, 6%, 1945	10,000 00	9,923 99	10,512 50	Matthews & Co.
Jan. 1	Kingston, Ont., 5%, 1935	1,000 00	1,000 00	1,000 00	Matured principal.
Feb. 6	Lindsay, Ont., 6%, 1936-39	1,000 00	1,000 00	1,000 00	Matured principal.
Mar. 1	Elgin, Que., 5%, 1936-40	485 38	485 38	485 38	Matured principal.
Mar. 1	Sarnia, Ont., 6%, 1936-37	2,679 92	2,679 92	2,679 92	Matured principal.
Mar. 15	Haileybury, Ont., 6%, 1936-39	349 26	349 26	349 26	Matured principal.
Apr. 1	Smiths Falls, Ont., 6%, 1936-39	664 72	664 72	664 72	Matured principal.
Apr. 27	Renfrew, Ont., 5%, 1936-50	141 20	141 20	141 20	Matured principal.
Apr. 27	Renfrew, Ont., 5%, 1936-43	143 37	143 37	143 37	Matured principal.
June 1	Carleton Place, Ont., 5%, 1936-40	2,519 47	2,519 47	2,519 47	Matured principal.
July 29	Saskatchewan, 5%, 1959	35,000 00	34,943 26	35,306 25	Matthews & Co.
Aug. 1	Saskatchewan, 5%, 1959	10,000 00	10,000 00	10,150 00	R. A. Daly & Co., Ltd.
Sept. 6	Saskatchewan, 6%, 1952	10,000 00	10,454 16	10,462 50	A. E. Ames & Co., Ltd.
Sept. 17	Saskatchewan, 6%, 1952	15,000 00	15,723 73	15,737 00	A. E. Ames & Co., Ltd.
Sept. 17	Saskatchewan, 6%, 1952	22,000 00	23,026 15	23,045 00	A. E. Ames & Co., Ltd.
Sept. 17	Saskatchewan, 6%, 1952	5,000 00	5,241 12	5,245 75	A. E. Ames & Co., Ltd.
Sept. 20	New Brunswick, 5½%, 1950	2,000 00	1,907 56	1,907 56	Dominion Securities Corp.
Oct. 1	Saskatchewan, 6%, 1952	20,000 00	20,748 11	20,748 00	Griffis, Fairclough, Norsw'y.
Oct. 10	Saskatchewan, 6%, 1952	5,000 00	5,180 99	20,800 00	Griffis, Fairclough, Norsw'y.
Oct. 10	Saskatchewan, 6%, 1952	5,000 00	5,187 02		Griffis, Fairclough, Norsw'y.
Oct. 10	Saskatchewan, 6%, 1952	10,000 00	10,417 36		Griffis, Fairclough, Norsw'y.
Nov. 27	Saskatchewan, 5½%, 1952	40,000 00	40,567 43	41,000 00	Matthews & Co.
Nov. 29	Hydro-Elec., Ont., 4¾%, 1970	26,000 00	25,730 64	25,730 64	Griffis, Fairclough, Norsw'y.
July 2	Belleville, 5%, 1956	1,000 00	1,053 49	1,055 00	Wood, Gundy & Co., Ltd.
July 16	Belleville, 5%, 1957	2,000 00	2,109 97	2,120 00	Wood, Gundy & Co., Ltd.
July 16	Belleville, 5%, 1956	1,000 68	1,054 21	1,055 72	Wood, Gundy & Co., Ltd.
Oct. 11	Brandon, 4½%, 1939	5,000 00	5,018 00	5,020 00	N. J. Robinson & Co.
Oct. 21	Brandon, 5½%, 1939	8,000 00	7,957 50	8,040 00	N. J. Robinson & Co.
Nov. 20	North Bay, 5½%, 1936	703 64	700 51	700 33	Griffis, Fairclough, Norsw'y.
Nov. 20	North Bay, 5½%, 1945	10,083 89	9,979 99	9,712 80	Griffis, Fairclough, Norsw'y.
Nov. 20	North Bay, 5½%, 1944-45	21,000 00	21,600 38	20,274 80	Griffis, Fairclough, Norsw'y.
Nov. 21	North Bay, 5½%, 1947	901 77	894 03	863 99	Griffis, Fairclough, Norsw'y.
Nov. 30	North Bay, 5½%, 1948	886 37	878 34	847 10	Griffis, Fairclough, Norsw'y.
Aug. 7 Aug. 9 Aug. 28	Inter. P. & P. of Nfld., 5%, 1968	18,000 00	17,149 78	18,090 00	Wood, Gundy; Hanson; Daly.
July 1	Tillsonburg, 5%, 1936-42	330 23	330 23	330 23	Matured.
July 9	Renfrew, 6½%, 1936-48	348 82	348 82	348 82	Matured.
Aug. 1	Inverness, 4½%, 1935	3,500 00	3,500 00	3,500 00	Matured.
Aug. 1	North Bay, 5½%, 1936-42	562 69	562 69	562 69	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

MUTUAL RELIEF LIFE INSURANCE COMPANY—*Continued*

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Aug. 10	Strathroy, 6½%, 1936-38	$976 02	$976 02	$976 02	Matured.
Sept. 1	Shelburne, 4%, 1936-39	285 19	285 19	285 19	Matured.
Sept. 1	Strathcona, 4½%, 1936-56	198 17	198 17	198 17	Matured.
Oct. 1	Renfrew, 5%, 1936-41	231 15	231 15	231 15	Matured.
Nov. 1	Haileybury, 5%, 1936-37	337 17	337 17	337 17	Matured.
Nov. 5	Brooks, 6%, 1936-38	215 24	215 24	215 24	Matured.
Nov. 5	Port Colborne, 5%, 1936-42	2,000 00	2,000 00	2,000 00	Matured.
Dec. 31	Ontario Province, 6%, 1941	50,000 00	49,539 94	49,539 94	Matthews & Co.
Dec. 21	Hydro-Elec., Ont., 6%, 1961	10,000 00	10,832 51	10,832 51	Matthews & Co.
Dec. 30	Toronto, 6%, 1945	25,000 00	24,382 92	24,360 00	Matthews & Co.
Dec. 6 Dec. 12	North Bay, 5½%, 1945	2,000 00	1,970 14	1,926 40	Griffis, Fairclough, Norsw'y.
Dec. 12	North Bay, 6%, 1952	1,000 00	1,000 00	1,000 00	Griffis, Fairclough, Norsw'y.
Dec. 11	Consumers Glass, 5%, 1948	10,000 00	9,377 30	9,377 30	Wood, Gundy (called).
Dec. 1	Collingwood, 5%, 1936-45	266 24	266 24	266 24	Matured.
Dec. 1	Oakville, 5½%, 1936-42	1,701 20	1,701 20	1,701 20	Matured.
Dec. 1	Yorkton, 5%, 1936-41	235 78	235 78	235 78	Matured.
Dec. 2	Lethbridge, 6%, 1936-37	423 10	423 10	423 10	Matured.
Dec. 30	Smiths Falls, 5¼%, 1936-42	189 85	189 85	189 85	Matured.
Dec. 31	Tompkins, 7½%, 1936-38	333 33	333 33	333 33	Matured.
Dec. 31	Oshawa, 5%, 1936-52	1,200 00	1,200 00	1,200 00	Matured.
Dec. 31	Hanna, 6%, 1936-47	48 27	48 27	48 27	Matured.
	Amortization of book values towards par	....	4,304 79	....	
	Totals	$971,842 12	$989,782 98	$999,786 61	

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Apr. 23	Dominion of Canada, 4%, 1945	$10,000 00	$9,686 98	$10,600 00	A. E. Ames & Co., Ltd.
Apr. 23	Dominion of Canada, 4%, 1945	15,000 00	14,530 47	15,900 00	A. E. Ames & Co., Ltd.
June 21	Prov. of Ontario, 4½%, 1950	10,000 00	9,903 21	10,700 00	A. E. Ames & Co., Ltd.
June 27	Prov. of Ontario, 4½%, 1949	40,000 00	38,868 00	43,050 00	A. E. Ames & Co., Ltd.
Mar. 14	State of San Paulo, 7%, 1940	21,000 00	20,401 50	18,193 57	A. E. Ames & Co., Ltd.
Apr. 13	Cdn. Nat. Rlys., 4½%, 1968	1,000 00	923 20	1,037 50	Wood, Gundy & Co.
June 13	Cdn. Nat. Rlys., 3%, 1944	15,000 00	14,775 00	14,812 50	A. E. Ames & Co., Ltd.
June 25	Cdn. Nat. Rlys., 3%, 1944	20,000 00	19,825 00	19,825 00	Cochran, Murray & Co.
May 30	Hydro-Elec. Pwr. Com., 4¾%, 1970	15,000 00	15,154 50	16,650 00	A. E. Ames & Co., Ltd.
Mar. 27	City of Toronto, 5½%, 1950	12,000 00	12,679 20	14,469 60	A. E. Ames & Co., Ltd.
Apr. 3	City of Winnipeg, 4½%, 1963	16,000 00	12,894 40	15,880 00	A. E. Ames & Co., Ltd.
May 17	Town of Waterloo, 6½%, 1935	146 46	201 08	146 46	Maturity.
June 15	Town of Waterloo, 5½%, 1935	170 24	213 51	170 24	Maturity.
June 15	Town of Waterloo, 5½%, 1935	515 78	389 85	515 78	Maturity.
Apr. 1	Town of Preston, 5½%, 1935	696 52	723 57	696 52	Maturity.
Apr. 1	Town of Preston, 5½% 1935	131 26	140 75	131 26	Maturity.
Jan. 15	Town of Yorkton, 7%, 1935	8,630 91	8,716 62	8,630 91	Maturity.
Feb. 23	Village of Forest Hill, 5%, 1935	1,004 33	1,011 89	1,004 33	Maturity.
Apr. 1	Village of Crystal Beach, 5½%, 1935	500 00	498 35	500 00	Maturity.
Apr. 1	Village of Forest Hill, 5%, 1935	435 53	437 95	435 53	Maturity.
Apr. 11	Village of Tantallon, 8%, 1932	75 64	75 64	75 64	Maturity.
Feb. 8	Rural Mun. Whitemouth, 6%, 1934	636 30	614 95	636 30	Maturity.
July 1	Twp. of Tisdale, 5½%, 1935	3,814 26	3,817 94	3,814 26	Maturity.
Jan. 12 Feb. 5 May 28	Hussar School District, 8%, 1933-34	933 34	955 93	933 34	Maturity.
Jan. 7	Greenvale School District, 7%, 1934	68 36	68 36	68 36	Maturity.
Jan. 21	Wartime School District, 5¾%, 1932	710 65	714 85	710 65	Maturity.
Jan. 7	Edzell S.D., No. 1562, 6%, 1934	250 00	258 71	250 00	Maturity.
Jan. 7	Hanna S.D., No. 2912, 6%, 1934	112 03	112 03	112 03	Maturity.
Feb. 1	Edmonton Sep. Schools, 6%, 1935	1,000 00	1,000 00	1,000 00	Maturity
Jan. 7	Lemberg School District, 6%, 1935	125 00	130 90	125 00	Maturity.
Jan. 7	Sundre School District, 8%, 1934	166 67	171 00	166 67	Maturity.
Jan. 7	Bradbury S.D., No. 1481, 6½%, 1935	100 00	101 55	100 00	Maturity.
Jan. 7	Striy S.D., No. 1424, 6½%, 1935	90 00	92 88	90 00	Maturity.
Feb. 6	Cummings School District, 5½%, 1935	112 46	112 46	112 46	Maturity.
Mar. 19	Brightstone School Dist., 8%, 1935	80 00	88 00	80 00	Maturity.
Apr. 11	Sambor School District, 6½%, 1935	102 66	109 69	102 66	Maturity.
May 25	Waskasoo School District, 7%, 1935	93 33	93 33	93 33	Maturity.
May 25	St. Henry's R.C. School, 6½%, 1935	625 00	661 84	625 00	Maturity.
May 3	Redvers School District, 5½%, 1934	208 61	208 61	208 61	Maturity.
Feb. 22	Eastern Edam R.T. Co., 7½%, 1934	254 49	272 71	254 49	Maturity.
May 27	Pilger R.T. Co., 6%, 1935	181 38	181 76	181 38	Maturity.
Apr. 2	Shawinigan W. & P., 6%, 1937	15,000 00	14,865 00	15,150 00	Called.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—*Continued*

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Jan. 15	Metropolitan Bldg. Co., Ltd., 7%, 1944	$100 00	$101 38	$100 00	Called.
Jan. 15	Metropolitan Bldg. Co., Ltd., 7%, 1944	500 00	510 40	500 00	Called.
Feb. 8	United Corp., Ltd., 5%, 1953	7,000 00	7,000 00	5,950 00	Wood, Gundy & Co.
Apr. 3	St. John Harbour Com., 3%, 1937	5,000 00	4,862 50	4,912 50	A. E. Ames & Co., Ltd.
June 26	B.A. Oil Co., 5%, 1945	5,500 00	5,599 55	5,830 00	Seagram, Harris & Co.
July 4	Dominion of Canada, 4½%, 1946	1,500 00	1,421 85	1,646 25	Bartlett, Cayley & Co.
July 10	Dominion of Canada, 5%, 1943	25,000 00	28,225 00	28,145 00	A. E. Ames & Co.
July 11	Dominion of Canada, 4%, 1952	10,000 00	9,574 00	10,525 00	A. E. Ames & Co
July 17	Dominion of Canada, 5%, 1943	25,000 00	28,250 00	28,312 50	McLeod, Young, Weir.
July 24	Dominion of Canada, 4%, 1942	5,000 00	4,787 00	5,268 75	A. E. Ames & Co.
Aug. 7	Dominion of Canada, 4½%, 1956	25,000 00	24,427 50	27,267 50	A. E. Ames & Co.
Aug. 16	Dominion of Canda, 4½%, 1959	10,000 00	10,900 00	11,025 00	Bartlett, Cayley & Co.
Aug. 16	Dominion of Canada, 4½%, 1959	25,000 00	27,350 00	27,562 50	Bartlett, Cayley & Co.
Nov. 12	Dominion of Canada, 4½%, 1958	10,000 00	9,986 36	10,725 00	A. E. Ames & Co.
Nov. 12	Dominion of Canada, 4½%, 1958	10,000 00	11,004 35	10,725 00	A. E. Ames & Co.
July 12	Province of Ontario, 5½%, 1946	10,000 00	9,758 50	11,400 00	A. E. Ames & Co.
July 17	Prov. of Ontario, 5½%, 1946	5,000 00	4,879 25	5,700 00	A. E. Ames & Co.
July 20	Prov. of Ontario, 5½%, 1946	25,000 00	28,475 00	28,612 50	A. E. Ames & Co.
July 25	Prov. of Saskatchewan, 4%, 1958	5,000 00	4,400 00	4,525 00	A. E. Ames & Co.
July 5	Prov. of Ontario, 6%, 1943	25,000 00	26,715 00	29,250 00	McLeod, Young, Weir.
Oct. 2	Prov. of Alberta, 6%, 1947	5,000 00	4,780 00	4,850 00	A. E. Ames & Co.
Oct. 11	Prov. of Alberta, 6%, 1947	5,000 00	4,780 00	4,850 00	A. E. Ames & Co.
July 6	Cdn. Nat. Rlys., 5%, 1954	10,000 00	10,451 00	11,475 00	McLeod, Young, Weir.
July 25	Cdn. Nat. Rlys., 5%, 1954	25,000 00	23,820 00	28,750 00	Bartlett, Cayley & Co.
Nov. 8	Cdn. Nat. Rlys., 5%, 1969	10,000 00	11,685 00	11,700 00	A. E. Ames & Co.
Nov. 14	Cdn. Nat. Rlys., 5%, 1954	20,000 00	23,060 00	22,770 00	Bartlett, Cayley & Co.
July 16	Hydro-Elec. Pwr. Com. (Ont. guar.), 4½%, 1960	15,000 00	15,873 00	15,850 00	A. E. Ames & Co.
July 31	Town of Kenora, 7%, 1935	572 43	577 32	572 43	Maturity.
Oct. 1	Town of Waterloo, 5½%, 1935	2,015 22	2,015 22	2,015 22	Maturity.
Oct. 15	Town of Waterloo, 4½%, 1935	210 25	210 25	210 25	Maturity.
Nov. 20	Town of Tuxedo, 6%, 1945	10,000 00	9,890 48	10,700 00	Wood, Gundy & Co.
Aug. 6	Village of St. Emelien, 5½%, 1935	400 00	400 00	400 00	Maturity.
Nov. 30	Village of Cayuga, 5½%, 1935	979 77	1,017 82	979 77	Maturity.
Aug. 24	Toronto Housing Com. (City of Toronto guar.), 5%, 1953	2,000 00	2,124 60	2,000 00	Called.
July 16	Southern Interior L. & P. (City of Merritt guar.), 5%, 1941	30,000 00	28,946 10	30,000 00	Exchange.
Aug. 30	Noranda Catholic Sch. Bd., 5%, 1935	2,600 00	2,476 01	2,600 00	Maturity.
Oct. 21	Hanna S.D., No. 2912, 6%, 1935	1,000 00	1,014 50	1,000 00	Maturity.
Oct. 7	Lebanon School District, 8%, 1935	63 00	64 43	63 00	Maturity.
Oct. 31	Tuxedo School District, 6%, 1935	1,000 00	1,017 00	1,000 00	Maturity.
Nov. 21	St. Jean School District, 6½%, 1935	100 00	101 11	100 00	Maturity.
July 3	B.A. Oil Co., Ltd., 5%, 1945	2,000 00	2,036 20	2,120 00	A. E. Ames & Co.
July 3	B.A. Oil Co., Ltd., 5%, 1945	4,500 00	4,581 45	4,770 00	A. E. Ames & Co.
July 3	B.A. Oil Co., Ltd., 5%, 1945	2,500 00	2,496 25	2,650 00	A. E. Ames & Co.
Aug. 7	Bell Telephone Co. of Can., 5%, 1960	10,000 00	10,856 00	11,950 00	A. E. Ames & Co.
Aug. 24	Cdn. Copper Refiners, 6%, 1945	10,000 00	9,925 96	10,400 00	Called.
Aug. 24	Cdn. Copper Refiners, 6%, 1945	5,000 00	4,981 40	5,200 00	Called.
Oct. 2	B.A. Oil Co., Ltd., 4%, 1945	10,000 00	9,775 68	10,250 00	Wood, Gundy & Co.
Oct. 2	B.A. Oil Co., Ltd., 4%, 1945	10,000 00	9,775 68	10,250 00	Wood, Gundy & Co.
Oct. 29	Halifax Harbour Com., 3%, 1938	15,000 00	14,499 00	14,499 00	A. E. Ames & Co.
Oct. 29	Halifax Harbour Com., 3%, 1938	5,000 00	4,833 00	4,833 00	A. E. Ames & Co.
Oct. 31	Westmount G. & C. Club, 5%, 1935	75 00	75 00	75 00	Maturity.
Nov. 12	St. John Harbour Com., 3%, 1937	20,000 00	19,583 60	19,584 00	A. E. Ames & Co.
Nov. 28	Sisters of Charity of Providence in B.C., 5½%, 1946	10,000 00	9,792 00	10,200 00	Harris, MacKeen & Co.
Dec. 10	Dominion of Canada, 2%, 1939	20,000 00	19,886 00	19,950 00	A. E. Ames & Co.
Dec. 9	Prov. of Alberta, 6%, 1947	10,000 00	9,560 93	9,937 50	McLeod, Young, Weir.
Dec. 27	Prov. of Ontario, 4½%, 1949	25,000 00	24,504 25	26,365 00	A. E. Ames & Co.
Dec. 17	Cdn. Nat. Rlys., 4½%, 1951	25,000 00	27,847 86	27,500 00	A. E. Ames & Co.
Dec. 31	City of Oshawa, 5%, 1935	1,252 53	1,252 53	1,252 53	Maturity.
Dec. 1	Town of Waterloo, 5½%, 1935	304 53	304 53	304 53	Maturity.
Dec. 31	Town of Preston, 5½%, 1935	209 21	240 44	209 21	Maturity.
Dec. 23	Town of Coronation, 6%, 1935	570 40	578 94	570 40	Maturity.
Dec. 31	Town of Fort Frances, 6%, 1935	784 66	805 15	784 66	Maturity.
Dec. 30	Village of Kipling, 6%, 1932	406 62	413 80	406 62	Maturity.
Dec. 20	Hanna Mun. Hosp. Dist., 6%, 1935	57 53	57 53	57 53	Maturity.
Dec. 20	Hanna Mun. Hosp. Dist., 6%, 1935	132 12	132 12	132 12	Maturity.
Mar. 30	Norway Valley S.D., 8%, 1935-36	240 00	243 26	240 00	Maturity.
Dec. 4	Wartime School District, 5¾%, 1933	751 51	755 94	751 51	Maturity.
Dec. 9	Wrentham Cons. S.D., 7½%. 1935	434 70	512 23	434 70	Maturity.
Dec. 19	Hussar School District, 8%, 1935	466 66	475 03	466 66	Maturity.
Dec. 28	Sundre School District, 8%, 1935	166 66	169 63	166 66	Maturity.
Dec. 27	Harmonicn School Dist., 8%, 1935	133 33	135 64	133 33	Maturity.
Dec. 31	Kindersley School Dist., 6½%, 1934	81 63	98 94	81 63	Maturity.
Dec. 31	Greenvale School Dist., 7%, 1935	73 15	73 15	73 15	Maturity.
Dec. 3	Great Lakes Paper Co., 6%, 1950	5,000 00	4,978 00	2,000 00	McLeod, Young, Weir.
Dec. 3	Great Lakes Paper Co., 6%, 1950	5,000 00	4,978 00	2,000 00	McLeod, Young, Weir.
Dec. 9	Consol. Paper Corp., 1961	1,500 00	1,500 00	348 75	A. E. Ames & Co.
Dec. 17	Bell Telephone Co. of Can., 5%, 1957	10,000 00	11,801 11	11,825 00	A. E. Ames & Co.
Dec. 17	B.A. Oil Co., Ltd., 4%, 1945	10,000 00	10,150 00	10,250 00	Bartlett, Cayley.
Oct. 23	Firstbrook Boxes, Ltd., 6%, 1948	100 00	100 00	100 00	Fasken, Robertson.
	Amortization of book values towards par	....	3,384 66	....	
	Totals	$809,252 12	$827,365 54	$851,230 04	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Feb. 5	Gatineau Power Corp., 5%, 1956	$25,000 00	$25,000 00	$25,000 00	Wood, Gundy & Co.
Jan. 2	Village of Tavistock, 5%, 1935	880 59	880 59	880 59	Matured.
Jan. 27	Town of Renfrew, 5%, 1935	186 87	186 87	186 87	Matured.
Jan. 27	Town of Renfrew, 5%, 1935	125 17	125 17	125 17	Matured.
Apr. 1	Lethbridge Prot. School, 6%, 1935	333 32	333 32	333 32	Matured.
May 1	British Mtge. & Trust, 5%, 1935	15,000 00	15,000 00	15,000 00	Matured.
June 1	Town of Preston, 6%, 1935	100 50	100 50	100 50	Matured.
July 1	Village of Blyth, 5%, 1935	321 79	321 79	321 79	Matured.
July 9	Prov. of Quebec, 4¼%, 1958	11,000 00	10,731 60	12,127 50	Wood, Gundy & Co.
July 9	Prov. of Quebec, 4¼%, 1958	19,000 00	18,495 35	20,947 50	Wood, Gundy & Co.
Aug. 14	Cdn. Nat. Rlys., 3%, 1944	15,000 00	14,775 00	15,150 00	Dominion Securities.
Aug. 31	Town of Mitchell, 5%, 1935	286 22	286 22	286 22	Matured.
Sept. 23	Ont. Hydro-Elec., 3½, 4, 5%, 1952	13,500 00	13,500 00	13,466 25	Wood, Gundy & Co.
Sept. 23	Ont. Hydro-Elec., 3½, 4, 5%, 1952	31,000 00	28,643 55	30,922 50	Wood, Gundy & Co.
Nov. 1	British Mtge. & Trust, 5%, 1935	10,000 00	10,000 00	10,000 00	Matured.
Dec. 28	United Grain Growers, 5%, 1948	25,000 00	25,000 00	25,000 00	Wood, Gundy & Co.
	Amortization of book values towards par	....	748 55	....	
	Totals	$166,734 46	$164,128 51	$169,848 21	

PILOT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Apr. 12	Dominion of Canada, 5%, 1937	$15,000 00	$15,481 50	$16,102 50	Mills & Spence Co., Ltd.
June 20	Dominion of Canada, 5%, 1937	25,000 00	25,402 50	26,687 50	Royal Securities Corp.
May 1	Dominion of Canada, 3%, 1942	27,000 00	26,190 00	27,675 00	Bartlett, Cayley & Co.
June 20	Prov. of Nova Scotia, 4½%, 1961	39,000 00	38,703 60	42,705 00	Royal Securities Corp.
May 28	Cdn. Nat. Rlys., 4½%, 1956	25,000 00	27,375 00	28,156 25	W. C. Pitfield & Co.
Apr. 2	Cdn. Nat. Rlys., 4½%, 1968	5,000 00	5,035 00	5,206 25	J. L. Graham & Co., Ltd.
Mar. 8	Bell Telephone Co., 5%, 1960	25,000 00	26,032 50	29,000 00	Can. Bank of Commerce.
Mar. 8	Bell Telephone Co., 5%, 1960	5,000 00	5,131 50	5,725 00	Can. Bank of Commerce.
Sept. 6	Dominion of Canada, 5%, 1937	25,000 00	25,802 50	26,375 00	Lamont & Co.
Nov. 8	Dominion of Canada, 5%, 1937	50,000 00	51,605 00	53,000 00	Wood, Gundy & Co.
Nov. 8	Dominion of Canada, 5%, 1937	20,000 00	21,203 00	21,200 00	Wood, Gundy & Co.
Aug. 27	Prov. of New Brunswick, 4¾%, 1960	5,000 00	4,942 00	5,550 00	Can. Bank of Commerce.
Aug. 27	Prov. of New Brunswick, 4½%, 1961	6,000 00	5,828 40	6,510 00	Can. Bank of Commerce.
July 19	Shawinigan W. & P. Co., 4½%, 1970	20,000 00	19,480 00	19,920 00	McLeod, Young, Weir.
July 19	Shawinigan W. & P. Co., 4½%, 1970	5,000 00	4,720 00	4,830 00	McLeod, Young, Weir.
	Totals	$297,000 00	$302,932 50	$318,642 50	

PROVIDENT ASSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Jan. 3	Holdings, Ltd., 1939	....	$4 51	$4 51	Cert. of undebtedness 5% paid.
Apr. 16	Cdn. Nat. Rlys., 4½%, 1954	15,000 00	15,000 00	15,621 40	Mead & Co.
July 26	City of Montreal, 4½%, 1943	25,000 00	24,364 53	25,422 50	Mead & Co.
Aug. 15	Town of Aylmer, 5½%, 1934	5,000 00	5,000 00	4,250 00	Fortier & Co.
Nov. 27	Dominion of Canada, 3½%, 1949	29,000 00	28,048 44	29,543 75	Ernest Savard, Ltd.
Nov. 27	Cdn. Nat. Rlys., 3%, 1944	15,000 00	14,775 00	14,991 00	Ernest Savard, Ltd.
Dec.	Prov. of Quebec., 4¼%, 1958	5,000 00	4,873 08	5,512 50	Mead & Co.
Dec.	Holdings, Ltd., 1939	4 51	4 51	4 51	Cert. of indebtedness 10% paid.
	Totals	$94,004 51	$92,070 07	$95,350 17	

QUEEN CITY FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
	Town of Gananoque, 4%, 1935	$2,000 00	$2,000 00	$2,000 00	Matured.
	Can. Perm. Mtge. Corp., 5%, 1935	20,000 00	20,000 00	20,000 00	Matured.
	Totals	$22,000 00	$22,000 00	$22,000 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consider-ation Received	Through Whom Sold
1935					
Sept. 9	Brown Co., 5½%, 1946	$6,000 00	$3,105 00	$1,916 40	L. G. Beaubien & Co., Ltd.
Sept. 9	Brown Co., 5½%, 1946	2,000 00	1,035 00	643 80	L. G. Beaubien & Co., Ltd.
Sept. 9	Brown Co., 5½%, 1946	2,000 00	1,035 00	628 80	L. G. Beaubien & Co., Ltd.
Sept. 9	Brown Co., 5½%, 1950	10,000 00	5,175 00	3,119 00	L. G. Beaubien & Co., Ltd.
Sept. 19	Chomedy Apart., Ltd., 6%, 1950	6,000 00	6,000 00	3,000 00	Affairs of Co. wound up.
	Totals	$26,000 00	$16,350 00	$9,308 00	

TORONTO GENERAL INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consider-ation Received	Through Whom Sold
1935					
Mar. 26	Dominion of Canada, 4½%, 1958	$20,000 00	$20,321 87	$22,100 00	Bell, Gouinlock & Co.
Mar. 26	Dominion of Canada, 4½%, 1959	5,000 00	5,114 56	5,532 50	Bell, Gouinlock & Co.
Apr. 11	Dominion of Canada, 3%, 1942	25,000 00	25,843 75	25,843 75	Bell, Gouinlock & Co.
May 1	Dominion of Canada, 3½%, 1949	5,000 00	4,830 83	5,122 00	Bartlett, Cayley & Co.
May 1	Dominion of Canada, 4½%, 1944	25,000 00	27,731 25	27,645 00	Bartlett, Cayley & Co.
Feb. 1	Prov. of New Brunswick, 4¾%, 1936	35,000 00	35,000 00	36,050 00	Dominion Securities.
Mar. 7	Prov. of Ontario, 4%, 1968	10,000 00	9,522 56	10,462 50	R. A. Daly & Co.
Mar. 7	Prov. of Ontario, 4½%, 1962	5,000 00	4,951 74	5,525 00	R. A. Daly & Co.
Mar. 5	Prov. of Ontario, 5½%, 1946	10,000 00	10,647 40	11,500 00	Harris, Ramsay & Co.
Mar. 20	Prov. of Saskatchewan, 4%, 1957	10,000 00	9,503 73	9,000 00	Stewart, Scully Co.
Mar. 28	Prov. of Manitoba, 5½%, 1958	5,000 00	4,902 08	5,312 50	Bell, Gouinlock & Co.
Apr. 1	Prov. of Manitoba, 4%, 1957	11,000 00	10,475 06	10,477 50	Dominion Securities.
Apr. 2	Prov. of New Brunswick, 5%, 1960	15,000 00	16,214 42	16,950 00	R. A. Daly & Co.
Apr. 2	Prov. of Alberta, 6%, 1947	20,000 00	20,310 35	19,850 00	Bell, Gouinlock & Co.
May 8	Prov. of Saskatchewan, 4½%, 1955	10,000 00	9,880 75	9,175 00	Stewart, Scully Co.
May 14	Prov. of Manitoba, 4½%, 1957	3,000 00	2,954 70	2,973 75	Lamont & Co.
May 20	Prov. of Manitoba, 4½%, 1957	8,000 00	7,879 31	7,930 00	Lamont & Co.
Apr. 1	Prov. of Nova Scotia, 4½%, 1961	10,000 00	9,682 00	11,025 00	Dominion Securities.
Apr. 23	Prov. of Manitoba, 4%, 1957	20,000 00	19,045 54	18,800 00	Lamont & Co.
May 1	Prov. of Alberta, 4½%, 1951	10,000 00	9,010 00	9,162 50	Stewart & Co., D. E.
May 1	Prov. of Alberta, 5%, 1940	7,000 00	6,950 15	6,833 75	Stewart & Co., D. E.
June 6	Cdn. Nat. Rlys., 3%, 1944	33,000 00	32,505 00	32,485 20	R. A. Daly & Co.
Apr. 10	Hydro-Elec. Pwr. Com., 4%, 1957	15,000 00	14,085 93	15,178 50	Lamont & Co.
May 1	Grand Trunk Pacific, 4%, 1942	2,430 00	2,351 01	2,340 41	Stewart & Co., D. E.
Jan. 8	City of Victoria, 5%, 1944	2,000 00	1,942 05	1,888 80	Dominion Securities.
Jan. 21	Dist. of N. Vancouver, 5%, 1961	10,000 00	10,146 98	6,894 00	A. E. Ames & Co.
Jan. 14	City of Vancouver, 5%, 1944	13,000 00	12,936 49	12,127 20	Dominion Securities.
May 16	City of Montreal, 4½%, 1943	15,000 00	14,637 60	14,953 50	R. A. Daly & Co.
June 6	City of Winnipeg, 4½%, 1960	5,000 00	4,904 51	4,909 50	Lamont & Co.
June 6	City of Winnipeg, 4½%, 1958	10,000 00	9,769 55	9,819 00	Lamont & Co.
May 2	Cobalt R.C. School, 5%, 1935	638 32	638 32	638 32	Matured.
Feb. 19	Ottawa R.C. Schools, 6%, 1962	15,000 00	16,180 00	15,891 00	H. D. Bellinger & Co.
Jan. 10	Beauharnois Pwr. Corp., 5%, 1973	30,000 00	21,945 00	18,300 75	Dominion Securities.
Mar. 8	Gatineau Power Co., 5%, 1956	25,000 00	23,419 84	22,822 50	H. D. Bellinger & Co.
Feb. 4	Gatineau Power Co., 5%, 1956	10,000 00	9,242 61	9,669 00	H. D. Bellinger & Co.
Mar. 8	Beauharnois L., H. & P., 5½%, 1973	11,200 00	10,661 24	10,785 78	H. D. Bellinger & Co.
Mar. 8	MacLaren-Quebec Pwr., 5½%, 1961	9,000 00	8,542 35	8,499 60	H. D. Bellinger & Co.
Mar. 8	MacLaren-Quebec Pwr., 5½%, 1961	3,500 00	3,300 75	3,305 40	Dominion Securities.
Mar. 8	MacLaren-Quebec Pwr., 5½%, 1964	5,000 00	4,962 50	4,684 50	H. D. Bellinger & Co.
Apr. 2	Shawinigan W. & P., 6%, 1937	20,000 00	19,843 16	20,200 00	Called.
May 20	Cosmos Imperial Mills, 6½%, 1944	5,000 00	5,130 00	5,150 00	Redeemed.
June 1	Saskatchewan General Trusts Corp., Guar. Trust Certificate	15 00	15 00	15 00	1% of principal.
June 1	Cdn. Realty Corp., 6%, 1949	1,000 00	1,035 30	1,000 00	Matured.
May 1	General Steel Wares, 6%, 1952	20,000 00	19,843 45	18,638 00	Stewart & Co., D. E.
Apr. 1	Huron & Erie Mtge. Corp., 5%, 1935	1,000 00	1,000 00	1,000 00	Matured.
Oct. 10	Prov. of Saskatchewan, 4½%, 1951	10,000 00	8,998 20	9,300 00	Griffis, Fairclough, Norsw'y.
Sept. 5	Cdn. Nat. Rlys., 3%, 1944	25,000 00	24,531 25	25,422 50	Gairdner & Co.
July 24	Halifax Harbour Com., 3%, 1938	2,500 00	2,396 87	2,398 50	Nesbitt, Thompson.
Sept. 11	Halifax Harbour Com., 3%, 1938	7,500 00	7,190 63	7,195 50	Nesbitt, Thompson.
Dec. 1	Prov. of Ontario, 6%, 1935	31,000 00	31,129 40	31,000 00	Matured.
Dec. 1	Cdn. Realty Corp., 6%, 1935	1,000 00	1,035 30	1,000 00	Matured.
	Amortization of book values towards par	....	533 22	....	
	Totals	$607,783 32	$595,625 56	$594,783 21	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
May 11	City of Edmonton, 5½%, 1945	$25,000 00	$25,119 31	$21,875 00	Wood, Gundy & Co.
Feb. 8	Sault Ste. Marie, 5½%, 1952	5,000 00	5,196 64	4,950 00	Harrison & Co.
June 18	Sault Ste. Marie, 5½%, 1952	5,000 00	5,196 65	4,900 00	Bell, Gouinlock & Co.
Jan. 23	City of Windsor, 4½%, 1960	20,000 00	17,829 93	11,000 00	Wood, Gundy & Co.
May 11	City of Windsor, 4½%, 1960	20,000 00	17,829 94	10,200 00	McLeod, Young, Weir.
Apr. 8	Town of Kenora, 5%, 1953	5,000 00	5,183 66	4,900 00	Bartlett, Cayley.
May 7	Town of Kenora, 5½%, 1953	9,375 37	9,299 78	9,187 85	Bartlett, Cayley.
May 8	Town of Renfrew, 5%, 1942	54 31	49 91	49 91	McLeod, Young, Weir.
May 8	Town of Renfrew, 5%, 1942	410 00	448 34	377 24	McLeod, Young, Weir.
May 8	Town of Renfrew, 5%, 1942	2,410 80	2,193 92	1,935 60	McLeod, Young, Weir.
May 16	Town of Renfrew, 5%, 1942	161 62	146 38	161 62	Maturity.
Apr. 18	Almond School District, 6%, 1932	150 00	150 00	150 00	Maturity.
Jan. 15	Stettler School District, 5½%, 1935	333 33	333 33	333 33	Maturity.
May 7	Central Ill. Elec. & Gas, 5%, 1952	4,000 00	3,220 00	3,700 00	Seagram, Harris & Bricker.
June 24	Duke-Price Power Co., 6%, 1966	10,000 00	9,659 36	10,225 00	Seagram, Harris & Bricker.
June 29	Florida Pwr. & Light, 5%, 1954	10,000 00	8,000 00	8,700 00	Seagram, Harris & Bricker.
Jan. 29	General Steel Wares, 6%, 1952	4,000 00	4,000 00	3,820 00	Cochran, Murray & Co.
May 28	McColl Frontenac Oil, 6%, 1949	10,000 00	9,904 65	10,462 50	Seagram, Harris & Bricker.
June 29	North West. Utilities, 7%, 1938	10,000 00	9,908 79	10,500 00	Redemption.
Apr. 1	Shawinigan W. & P., 6%, 1937	5,000 00	5,095 91	5,050 00	Redemption.
June 21	Lethbridge School Dist., 5%, 1935	266 66	266 66	266 66	Maturity.
Nov. 20	Town of Kenora, 5%, 1954	6,689 73	6,689 73	6,622 83	Bartlett, Cayley.
Oct. 11	Town of Sandwich, 6%, 1939	12,000 00	12,000 00	2,820 00	Seagram, Harris & Bricker.
Oct. 22	Town of Walkerville, 6%, 1942-47	33,000 00	33,000 00	19,800 00	Seagram, Harris & Bricker.
Nov. 6	Town of Walkerville, 6%, 1944	810 26	810 26	486 16	Seagram, Harris & Bricker.
Nov. 5	Town of Walkerville, 6%, 1947	920 12	920 12	552 07	Seagram, Harris & Bricker.
Nov. 6	Town of Walkerville, 6%, 1943	481 37	481 37	288 82	Seagram, Harris & Bricker.
Nov. 8	Town of Walkerville, 6%, 1946	528 41	528 41	317 05	Seagram, Harris & Bricker.
Nov. 9	Town of Walkerville, 6%, 1947	425 21	425 21	255 13	Seagram, Harris & Bricker.
July 30	Balcarres School Dist., 6%, 1931	475 00	475 00	261 25	T. K. Macallum.
Sept. 1	Melville School Dist., 5½%, 1942	400 00	386 52	386 52	Maturity.
Nov. 1	Moose Jaw School Dist., 5%, 1939	833 33	852 44	852 44	Maturity.
Sept. 3	Morse School Dist., 6¼%, 1933	1,000 00	1,000 00	700 00	T. K. Macallum.
Sept. 30	Shaunaven School Dist., 7½%, 1935	4,915 27	4,999 73	2,703 40	T. K. Macallum.
Dec. 30	Sintaluta School Dist., 6%, 1937	380 00	386 86	386 86	Maturity.
July 2	Stettler School Dist., 5½%, 1936-42	2,333 33	2,401 53	2,146 66	G. T. Fergusson.
Oct. 15	Acadia Sugar Refin. Co., 6%, 1946	15,000 00	15,530 39	15,817 50	Royal Securities.
Nov. 14	Arkansas Pwr. & Light, 5%, 1956	5,000 00	4,626 44	4,912 50	Dominion Life.
Oct. 31	Balfour Building, 6%, 1943	5,000 00	2,370 00	2,250 00	Harris, Ramsay.
Aug. 6	Bell Telephone Co. of Can., 5%, 1955	24,000 00	25,902 46	27,300 00	Harris, Ramsay.
Nov. 14	British American Oil, 5%, 1945	14,000 00	14,591 27	14,875 00	Royal Securities.
Nov. 18	British American Oil, 5%, 1945	3,000 00	3,126 70	3,187 50	Royal Securities.
Nov. 22	British American Oil, 5%, 1945	6,000 00	6,253 40	6,375 00	Royal Securities.
Nov. 14	British Columbia Tel., 5%, 1960	10,000 00	10,286 32	10,675 00	Wood, Gundy.
Aug. 16	Canada North. Pwr. Co., 5%, 1953	3,000 00	2,862 40	3,060 00	Seagram, Harris & Bricker.
Aug. 19	Canada North. Pwr. Co., 5%, 1953	2,000 00	1,908 27	2,040 00	Seagram, Harris & Bricker.
Nov. 14	Canada North. Pwr. Co., 5%, 1953	20,000 00	19,101 60	20,400 00	Nesbitt, Thompson.
July 17	Central Power Co., 5%, 1957	5,000 00	3,885 86	4,250 00	Seagram, Harris & Bricker.
Aug. 16	Detroit Inter. Bridge., 6½%, 1952	15,000 00	15,000 00	600 00	Seagram, Harris & Bricker.
Nov. 1	Dominion Square Corp., 6%, 1948	11,000 00	5,955 00	5,912 50	Harris, Ramsay.
Sept. 30	Fraser Companies, Ltd., 6%, 1950	25,000 00	25,000 00	12,437 50	Royal Securities.
Aug. 12	Great Lakes Paper Co., 6%, 1950	5,000 00	5,000 00	2,025 00	Seagram, Harris & Bricker.
Nov. 21	Howard Smith Paper M., 5½%, 1953	20,000 00	18,668 33	20,950 00	Wood, Gundy.
July 30	Hydro-Elec. Bond & Sh., 5%, 1957	1,500 00	1,223 51	1,323 75	Seagram, Harris & Bricker.
July 30	Hydro-Elec. Bond & Sh., 5%, 1957	2,000 00	1,636 34	1,760 00	Dominion Life.
Nov. 19	Hydro-Elec. Bond & Sh., 5%, 1957	20,000 00	17,207 40	18,800 00	Société de Placements.
July 9	Interstate Power Co., 5%, 1957	10,000 00	7,351 19	8,000 00	Seagram, Harris & Bricker.
July 27	Laclede Gas Light Co., 5½%, 1953	5,000 00	3,400 00	3,810 00	Seagram, Harris & Bricker.
Oct. 26	Manitoba Power Co., 5½%, 1951	10,000 00	5,600 00	6,375 00	Royal Securities.
Nov. 22	Rolland Paper Co., 5½%, 1948	10,000 00	9,728 73	10,450 00	McTaggart, Hannaford, Birks & Gordon.
Nov. 18	United Corporations, 5%, 1953	40,500 00	34,962 25	37,260 00	Wood, Gundy.
Nov. 14	West Kootenay Power, 5%, 1956	5,000 00	5,162 63	5,312 50	Wood, Gundy.
Nov. 1	Westmount G.C., Ltd., 5%, 1950	75 00	75 00	75 00	Maturity.
Dec. 31	Town of Macleod, 4%, 1935	86 90	86 90	86 90	Maturity.
Dec. 31	Town of Melville, 5½%, 1935	35 07	35 07	35 07	Maturity.
Dec. 13	Town of Waterloo, 4%, 1935	194 32	194 32	194 32	Maturity.
Dec. 15	Twp. of Waterloo, 5%, 1935	467 29	467 29	467 29	Maturity.
Dec. 15	Twp. of Waterloo, 5%. 1935	591 14	591 14	591 14	Maturity.
Dec. 31	Taber School District, 4%, 1935	116 70	116 70	116 70	Maturity.
Dec. 7	Town of Sandwich, 5½%, 1946	4,679 54	4,679 54	1,076 29	Seagram, Harris & Bricker.
Dec. 2	Town of Walkerville, 6%, 1946	1,032 95	1,032 95	619 77	Seagram, Harris & Bricker.
Dec. 11	Town of Walkerville, 6%, 1946	1,088 10	1,088 10	652 86	Seagram, Harris & Bricker.
Dec. 7	British American Oil Co., 5%, 1945	1,500 00	1,563 36	1,593 75	Royal Securities.
	Amortization of book values towards par	....	2,490 24	....	
	Totals	$512,954 47	$483,061 44	$416,725 08	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

WELLINGTON FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935	Can. Perm. Mtge. Corp., 5½%, 1935.	$25,000 00	$25,000 00	$25,000 00	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

III—Stocks Purchased

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Apr. 10	General Electric Co.	....	$8,950 00	Matthews & Co.
May 27	Goodyear Tire Co.	$20,000 00	22,224 99	Matthews & Co.
June 30	Goodyear Tire Co.	31,100 00	30,789 00	New issue, replacing old 7% cumulative preferred recalled.
June 1	Maple Leaf Milling	....	6 00	Stock dividend on Maple Leaf Milling bonds.
Mar. 22	Mission Corp.	....	106 00	Stock dividend on Standard Oil of New Jersey.
Feb. 21	Radio Corp. of America	....	256 25	Stock dividend on Westinghouse Electric Co.
Apr. 10	Union Carbide	....	16,494 50	Matthews & Co.
Aug. 9	Bell Telephone Co. of Canada	10,000 00	12,997 00	Matthews & Co.
Aug. 9	British American Oil	....	8,096 87	Matthews & Co.
Aug. 20	Consumers' Gas Co., Toronto	1,000 00	1,910 00	Matthews & Co.
Aug. 24	Consumers' Gas Co., Toronto	1,500 00	2,895 00	Moss, Lawson & Co.
Oct. 18	International Milling, 5%	20,000 00	19,800 00	A. E. Ames & Co.
Oct. 25	North American Co.	....	21,000 00	Matthews & Co.
Nov. 7	Robert Simpson Co., Ltd., 6%	10,000 00	10,712 50	John Stark & Co.
Nov. 19	British American Oil	....	8,125 00	Matthews & Co.
Oct. 21	International Milling, 5%	10,000 00	9,735 00	Replaces 100 shs. stock recalled.
	Total	....	$174,098 11	

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
May 28	Consumers' Gas Co.	$7,500 00	$13,897 37	Mara & McCarthy.
July 10	Consumers' Gas Co.	2,500 00	4,734 37	Mara & McCarthy.
July 10	Mission Corp.	....	16 00	Dividend.
Dec. 23	Shawinigan Water & Power	....	6,200 00	Mara & McCarthy.
	Total	....	$24,847 74	

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
June 23	Goodyear Tire & Rubber Co., 5% Cumulative Preferred	$10,000 00	$9,900 00	A. E. Ames & Co., Ltd.
Oct. 12	International Milling Co.	10,000 00	9,900 00	A. E. Ames & Co., Ltd.
	Total	....	$19,800 00	

THE PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Feb. 25	Montreal Light, Heat & Power Cons.	....	$33,517 50	British Col. Fire Ins. Co.
Oct. 1	Globe and Rutgers Insurance Co.	$660 00	4,400 00	New York Dept. of Ins.
	Total	....	$37,917 50	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

III—STOCKS PURCHASED

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Mar. 21	Canadian General Electric Co.	$2,000 00	$2,432 00	W. C. Harris & Co.
Apr. 4	Canadian General Electric Co.	450 00	547 20	W. C. Harris & Co.
Apr. 23	Canadian General Electric Co.	2,550 00	3,100 80	W. C. Harris & Co.
Apr. 10	Canadian Industries, Ltd.	2,500 00	3,834 38	D. E. Stewart & Co.
Mar. 14	Consumers' Gas Co. of Toronto	10,000 00	19,287 50	W. C. Harris & Co.
May 25	Consumers' Gas Co. of Toronto	10,000 00	18,729 24	D. E. Stewart & Co.
May 21	Goodyear Tire & Rubber Co., Ltd.	5,000 00	5,582 50	E. A. Pierce & Co.
May 28	Imperial Oil Co., Ltd.	....	11,100 00	D. E. Stewart & Co.
Mar. 21	International Nickel Co. of Can., Ltd.	10,000 00	13,175 66	E. A. Pierce & Co.
May 29	International Nickel Co. of Can., Ltd.	10,000 00	13,013 92	E. A. Pierce & Co.
Mar. 29	McColl Frontenac Oil Co., Ltd.	5,000 00	5,008 75	D. E. Stewart & Co.
May 13	McColl Frontenac Oil Co., Ltd.	5,000 00	4,815 00	D. E. Stewart & Co.
May 10	Steel Co. of Canada, Ltd.	2,500 00	4,280 00	D. E. Stewart & Co.
July 2	Goodyear Tire & Rubber Co. of Can., Ltd.	3,150 00	3,118 50	Goodyear Tire & Rubber Co.
July 2	Goodyear Tire & Rubber Co. of Can., Ltd.	1,850 00	1,831 50	A. E. Ames & Co.
Oct. 18	International Milling Co.	5,000 00	4,950 00	A. E. Ames & Co.
	Total	....	$114,806 95	

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
May 23	Consolidated Gas Co. of N.Y.	$10,000 00	$9,450 00	Seagram, Harris & Bricker.
May 17	Electric Bond & Share Co.	10,000 00	5,187 50	Seagram, Harris & Bricker.
June 29	Goodyear Tire & Rubber Co.	3,750 00	3,712 50	Nesbitt, Thompson & Co.
Nov. 23	Canadian Canners, Ltd.	9,000 00	7,497 00	Seagram, Harris & Bricker.
Oct. 18	International Milling Co.	10,000 00	9,900 00	A. E. Ames & Co.
	Total	....	$35,747 00	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Nov. 15	Shawinigan Water & Power Co.	....	$6,345 00	Gardiner, Wardrop & Co.
Nov. 15	Mission Corporation	....	10 00	Stock dividend.
Dec. 23	Shawinigan Water & Power Co.	....	3,909 37	Gardiner, Wardrop & Co.
	Total	....	$10,264 37	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

IV—Stocks Sold

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Apr. 10	American Telephone & Telegraph		$45,100 00	$25,448 23	Matthews & Co.
June 30	Goodyear Tire Co.	$50,000 00	54,599 27	55,750 00	Recalled by Goodyear Tire.
Sept. 9	Mission Corp.		106 00	636 00	Moss, Lawson & Co.
Sept. 9	Maple Leaf Milling Co.		240 00	100 00	Moss, Lawson & Co.
Sept. 9	Canada Bread "B"	1,000 00	1,060 00	280 00	Moss, Lawson & Co.
Sept. 9	Burns & Co. "A"		1 00	75 00	Moss, Lawson & Co.
Sept. 13	Maple Leaf Milling Co.		180 00	66 25	Moss, Lawson & Co.
Sept. 13	Maple Leaf Milling Co.		34 00	10 25	Moss, Lawson & Co.
Oct. 18	Dupont de Nemours		44,456 25	73,793 75	Matthews & Co.
Nov. 1	North American Co.		21,000 00	4,850 00	Matthews & Co.
Nov. 1	General Motors	5,000 00	19,500 00	26,100 00	Matthews & Co.
Nov. 1	General Electric		4,475 00	7,075 00	Matthews & Co.
Nov. 1	Union Carbide		16,494 50	13,950 00	Matthews & Co.
Nov. 4	Union Carbide			10,650 00	Matthews & Co.
Nov. 21	General Electric		4,475 00	7,925 00	Matthews & Co.
July 31	Goodyear Tire, 5%	21,100 00	20,889 00	20,889 00	Matthews & Co.
	Inter. Milling, 7%, recalled and replaced by new issue	10,000 00	11,051 25	11,088 00	Recalled through National Trust Corp.
July 31	Profit on exch. of Goodyear 7% Pfd., applied to reduce ledger cost of new issue		1,999 05	1,999 05	
	Totals		$245,660 32	$280,685 53	

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Feb. 18	United Corporations, Ltd.			$1,775 00	Wood, Gundy & Co.
Feb. 18	United Corporations, Ltd.			1,600 00	Wood, Gundy & Co.
July 5	Goodyear Tire & Rubber Co.	$10,000 00	$ 9,900 00	10,390 00	Seagram, Harris & Bricker.
Aug. 2	Consolidated Gas of New York		11,250 00	2,922 50	Seagram, Harris & Bricker.
Aug. 2	Consolidated Gas of New York		12,000 00	2,922 50	Seagram, Harris & Bricker.
Aug. 3	Public Service of New Jersey		12,449 34	3,972 50	Seagram, Harris & Bricker.
Nov. 6	International Petroleum		4,400 00	7,696 25	Seagram, Harris & Bricker.
Dec. 4	Winnipeg Electric Rly	10,000 00	10,920 00	1,380 00	McLeod, Young, Weir.
Dec. 7	International Nickel		33,670 00	22,925 00	R. N. Bryson & Co.
Dec. 9	Consolidated Paper Corp.			290 64	A. E. Ames & Co., Ltd.
	Totals		$94,589 34	$55,874 39	

PROVIDENT ASSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
May 20	Imperial Oil		$18,204 99	$18,885 00	Fortier & Co.

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Sept. 10	Chomedy Apartments, Ltd.			$140 00	Proceeds of winding up.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

IV—STOCKS SOLD

TORONTO GENERAL INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Jan. 24	Beauharnois Light, Heat & Pwr. Co..	....	....	$1,171 00	D. E. Stewart & Co.
Jan. 24	Beauharnois Light, Heat & Pwr. Co..	....	$2 00	802 13	D. E. Stewart & Co.
June 20	Goodyear Tire & Rubber Co., Ltd....	$5,000 00	5,582 50	5,500 00	Redeemed.
Nov. 16	Canadian General Electric Co........	5,000 00	6,080 00	5,750 00	Redeemed.
	Totals......................	....	$11,660 50	$13,223 13	

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Apr. 20	Public Service Corp. of N.J..........	$5,000 00	$3,856 25	$4,077 25	Seagram, Harris & Bricker.
June 21	Electric Bond & Share..............	10,000 00	5,187 50	5,800 00	Seagram, Harris & Bricker.
June 25	Consolidated Gas of N.Y............	10,000 00	9,450 00	9,900 00	Seagram, Harris & Bricker.
Oct. 4	Goodyear Tire & Rubber Co.........	3,750 00	3,712 50	4,050 00	Seagram, Harris & Bricker.
Nov. 20	International Milling Co.............	10,000 00	9,900 00	10,300 00	W. C. Harris & Co.
Nov. 21	Fraser Companies, Ltd..............	1 00	1 00	1 00	Pitfield & Co.
	Totals......................	....	$32,107 25	$35,002 25	

IV

STATISTICAL TABLES

TABLE I.—SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS, FOR YEARS 1903 TO 1935, INCLUSIVE

TABLE I (a)

Year	Number of companies	Total assets (1)	Total net premium note residue (2)	Total liabilities (not including unearned premium liability) (3)	Total net resources [(1) + (2) − (3)] (4)	Total net amount at risk (5)	Percentage of (4) to (5)
		$ c.	$ c.	$ c.	$ c.	$ c.	
1903	73	437,463 00	5,154,575 34	33,187 04	5,558,851 30	160,385,333 00	3.466
1904	72	478,974 70	5,428,499 31	30,841 27	5,876,632 74	169,847,278 00	3.460
1905	70	515,701 78	5,730,400 77	17,654 85	6,228,447 70	179,925,052 00	3.462
1906	69	534,791 16	6,012,173 29	15,885 45	6,531,079 00	190,139,952 00	3.435
1907	69	593,373 54	6,366,625 93	21,507 51	6,938,491 96	201,055,392 00	3.451
1908	69	619,974 73	6,623,552 43	38,331 27	7,205,195 89	210,097,305 00	3.429
1909	68	708,807 30	6,969,488 51	26,043 62	7,652,252 19	220,054,980 00	3.477
1910	69	718,331 37	7,306,805 48	17,767 24	8,007,369 61	231,991,755 00	3.452
1911	69	722,541 26	7,660,897 34	23,620 86	8,359,817 74	244,064,150 00	3.425
1912	69	797,853 10	7,916,593 35	20,344 37	8,694,102 08	255,573,924 64	3.402
1913	69	821,370 49	8,195,157 64	27,219 55	8,989,308 58	266,766,720 77	3.370
1914	70	913,622 99	8,504,623 93	37,274 82	9,380,972 10	276,865,089 54	3.388
1915	70	985,722 62	8,799,787 57	31,426 88	9,754,083 31	288,861,052 43	3.377
1916	70	1,011,981 69	9,199,124 58	48,152 38	10,162,953 89	302,138,372 22	3.364
1917	70	1,045,645 43	9,610,009 21	42,501 96	10,613,152 68	318,485,423 61	3.332
1918	71	1,078,899 96	10,307,516 58	58,519 04	11,327,897 50	341,798,832 10	3.314
1919	71	1,205,318 17	11,211,527 43	21,689 31	12,395,156 29	369,951,356 10	3.350
1920	72	1,435,113 18	12,490,584 59	22,832 97	13,902,864 80	409,858,341 60	3.392
1921	72	1,422,618 15	13,220,108 49	50,760 36	14,591,966 28	435,225,899 50	3.352
1922	73	1,293,125 26	13,839,241 88	78,712 65	15,053,654 49	456,407,519 54	3.298
1923	71	1,241,522 58	14,409,974 50	130,239 30	15,521,257 78	477,873,681 28	3.248

TABLE I (b)

Year	Number of companies	Total assets (1)	Total net premium note residue (2)	Total liabilities (including unearned premium liability) (3)	Total net resources [(1) + (2) − (3)] (4)	Total net amount at risk (5)	Percentage of (4) to (5)
		$ c.	$ c.	$ c.	$ c.	$ c.	
1924	71	1,267,311 72	14,971,606 40	475,990 96	15,762,927 16	499,206,379 76	3.158
1925	71	1,502,849 38	14,779,956 18	512,727 95	15,770,077 61	523,055,132 00	3.015
1926	71	2,079,731 74	14,698,117 02	582,475 22	16,195,373 54	547,940,886 65	2.955
1927	71	2,370,112 45	14,716,178 79	641,441 70	16,454,327 98	574,876,643 36	2.862
1928	71	2,632,059 92	15,069,017 06	659,532 18	17,041,544 80	599,257,271 05	2.844
1929	71	2,633,619 22	15,314,130 77	762,951 78	17,184,798 21	618,768,649 15	2.777
1930	71	2,488,527 64	15,693,998 17	890,213 39	17,292,312 42	640,749,385 14	2.699
1931	69	2,363,643 70	15,277,948 57	1,728,213 26	15,913,379 01	633,569,360 41	2.512
1932	68	2,120,817 94	13,734,582 83	1,464,259 36	14,391,141 41	575,471,505 90	2.501
1933	68	2,070,257 66	12,995,784 83	1,353,519 07	13,712,523 42	545,522,076 08	2.514
1934	68	2,258,500 28	12,878,331 75	1,130,493 25	14,006,338 78	528,164,772 26	2.652
1935	68	2,542,819 95	12,944,305 11	1,077,158 01	14,409,966 95	528,058,162 79	2.729

NOTE:—Beginning 1924, companies were required to set up in their Annual Statements liability for unearned portions of Cash Payments paid three years in advance; beginning 1931, they were further required to set up liability for unearned portions of annual instalments of Cash Payments. Total liabilities reported increased accordingly.

TABLE II.—SUMMARY OF NET RECEIPTS AND EXPENDITURES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS, FOR YEARS 1901 TO 1935, INCLUSIVE

Year	Cash collected from members (including assessments) (1)	Returned premiums, rebates, reinsurance, etc. (2)	Net cash collected (3)	Net losses paid (4)	Cost of management (5)	Percentages	
						of (4) to (3)	of (5) to (3)
	$ c.	$ c.	$ c.	$ c.	$ c.		
1901	322,704 27	8,327 19	314,377 08	188,824 02	69,547 83	60.1	22.1
1902	335,325 60	7,627 93	327,697 67	202,472 04	71,022 23	61.8	21.7
1903	369,781 43	8,320 85	361,460 58	255,227 06	74,380 42	70.6	20.6
1904	392,045 25	8,920 38	383,124 87	279,325 92	78,315 96	72.9	20.4
1905	389,040 94	9,840 97	379,199 97	270,772 86	79,574 83	71.4	21.0
1906	452,584 29	11,975 69	440,608 60	359,980 45	85,601 85	81.7	19.4
1907	442,300 65	12,876 78	429,423 87	303,589 53	86,070 51	70.7	20.0
1908	476,861 45	13,880 72	462,980 73	373,068 39	91,123 04	80.6	19.7
1909	482,424 27	14,576 98	467,847 29	297,227 63	95,764 15	63.5	20.5
1910	509,707 13	15,378 52	494,328 61	408,241 65	101,345 51	82.6	20.5
1911	558,815 83	17,752 35	541,063 48	468,013 40	107,189 31	86.5	19.8
1912	587,336 78	16,870 49	570,466 29	408,215 23	113,039 67	71.6	19.8
1913	640,241 34	18,349 59	621,891 75	514,314 23	121,124 31	82.7	19.5
1914	623,814 36	19,720 47	604,093 89	434,191 36	115,922 54	71.9	19.2
1915	635,763 48	19,957 00	615,806 48	445,143 23	124,821 93	72.3	20.3
1916	673,028 69	23,622 53	649,406 16	534,732 89	132,656 25	82.3	20.4
1917	728,219 77	24,849 69	703,370 08	575,894 83	142,989 74	81.9	20.3
1918	790,796 02	30,339 91	760,456 11	628,764 35	149,382 66	82.7	19.6
1919	889,514 75	36,259 97	853,254 78	595,902 43	164,506 59	69.84	19.3
1920	1,016,650 73	54,692 69	961,958 04	605,162 84	183,305 87	62.9	19.1
1921	1,037,645 17	54,417 07	983,228 10	911,706 56	191,863 84	92.7	19.5
1922	1,050,740 45	55,064 66	995,675 79	1,020,528 07	203,004 05	102.5	20.4
1923	1,277,179 12	69,867 85	1,207,311 27	1,143,368 83	225,243 71	94.7	18.7
1924	1,398,243 06	75,378 65	1,322,864 41	1,059,984 93	230,975 70	80.1	17.5
1925	1,640,280 36	107,738 88	1,532,541 48	1,074,456 22	268,446 68	70.1	17.5
1926	1,802,779 84	164,258 61	1,638,521 23	818,128 24	272,996 53	49.9	16.7
1927	1,841,326 44	175,623 18	1,665,703 26	1,202,316 65	279,703 06	72.2	16.8
1928	1,904,142 30	243,777 72	1,660,364 58	1,209,342 60	313,042 99	72.8	18.8
1929	1,975,108 91	228,551 50	1,746,557 41	1,669,570 59	315,609 87	95.6	18.1
1930	2,090,619 56	217,363 91	1,873,255 65	1,836,030 24	324,365 09	98.0	17.3
1931	2,269,179 85	209,787 82	2,059,392 03	2,233,922 62	348,692 14	108.5	16.9
1932	2,163,399 99	162,964 97	2,000,435 02	1,805,753 28	318,974 33	90.3	15.9
1933	1,883,441 65	170,300 85	1,713,140 80	1,506,306 54	311,157 29	87.9	18.2
1934	1,840,492 13	166,784 32	1,673,707 81	1,098,108 00	305,138 85	65.6	17.9
1935	1,775,886 66	154,031 53	1,621,855 13	1,009,571 61	292,554 18	62.2	18.0
Totals	37,267,422 52	2,630,052 22	34,637,370 30	27,748,159 32	6,389,453 51	80.1	18.4
Interest received, 1901-35					1,753,999 99		
Management cost, less interest					4,635,453 52		12.8

TABLE III.—SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS. FOR YEARS 1901 TO 1935, INCLUSIVE

Year	Number of companies	Average of total net amounts at risk at beginning and end of year (1)	Total amount of cost of management (2)	Per-centage of (2) to (1)	Total amount of net incurred losses (3)	Per-centage of (3) to (1)	Cost of $100 of insurance during year
		$ c.	$ c.		$ c.		cents
1901	75	138,076,465 00	69,547 83	.0504	194,621 13	.1410	19.14
1902	74	146,980,151 50	71,022 23	.0483	198,617 24	.1351	18.34
1903	73	155,683,539 50	74,380 42	.0478	246,641 77	.1584	20.62
1904	72	165,166,305 50	78,315 96	.0474	287,738 24	.1742	22.16
1905	70	174,886,165 00	79,574 83	.0455	270,158 13	.1545	19.00
1906	69	185,032,502 00	85,601 85	.0463	353,816 91	.1912	23.75
1907	69	195,597,672 00	86,070 51	.0440	310,671 58	.1588	20.28
1908	69	205,576,398 50	91,123 04	.0443	389,294 74	.1894	23.37
1909	68	215,076,142 50	95,764 15	.0445	288,207 74	.1340	17.85
1910	69	226,023,367 50	101,345 51	.0448	402,612 25	.1781	22.29
1911	69	238,027,952 50	107,179 31	.0450	466,618 35	.1960	24.10
1912	69	249,819,037 00	112,707 67	.0451	400,800 32	.1604	20.55
1913	69	261,170,322 00	121,415 61	.0465	523,238 37	.2003	24.68
1914	70	271,815,904 50	115,922 54	.0426	436,690 57	.1607	20.33
1915	70	282,863,070 50	124,383 07	.0440	445,316 73	.1574	20.14
1916	70	295,499,712 00	132,656 25	.0449	544,299 84	.1842	22.91
1917	70	310,311,897 50	142,989 74	.0461	569,486 52	.1835	22.96
1918	71	330,142,127 50	149,382 66	.0452	633,436 28	.1919	23.71
1919	71	355,875,094 00	164,467 12	.0462	575,305 19	.1617	20.79
1920	72	389,904,848 50	183,164 87	.0470	617,694 38	.1584	20.54
1921	72	422,542,120 00	191,863 84	.0454	924,855 29	.2189	26.43
1922	73	445,816,709 00	203,004 05	.0455	1,034,465 24	.2320	27.75
1923	71	467,190,600 00	225,243 71	.0472	1,151,282 86	.2464	29.36
1924	71	488,540,030 00	230,975 70	.0473	1,096,035 61	.2243	27.16
1925	71	511,130,755 50	261,446 68	.0511	1,020,812 78	.1997	25.08
1926	71	535,498,009 00	272,996 55	.0510	829,620 02	.1549	20.59
1927	71	561,408,764 50	280,380 07	.0499	1,206,519 33	.2149	26.48
1928	71	587,066,957 00	313,042 99	.0533	1,205,450 58	.2053	25.86
1929	71	609,012,960 00	315,609 87	.0518	1,686,656 95	.2769	32.87
1930	71	629,759,017 00	324,365 08	.0515	1,884,650 49	.2994	35.19
1931	69	637,159,372 50	341,092 14	.0535	2,558,545 10	.4016	45.51
1932	68	604,520,432 50	318,974 33	.0528	1,761,541 95	.2914	34.42
1933	68	560,496,790 50	311,157 29	.0555	1,475,427 12	.2632	31.87
1934	68	536,843,424 00	305,138 85	.0568	1,022,874 79	.1905	24.73
1935	68	528,111,467 00	292,554 18	.0554	972,707 67	.1842	23.96

TABLE IV.—COMPARATIVE SUMMARY OF NET AMOUNTS AT RISK, RESOURCES, ETC., RESPECTING BUSINESS OF ONTARIO INCORPORATED INSURERS TRANSACTED ON THE PREMIUM NOTE PLAN, FOR YEAR ENDING 31st DECEMBER, 1935

	Name of Insurer	Net amount at risk (1)	Premium note residue (2)	Total net resources (including premium note residue) (3)	New and renewed business taken during 1935 (4)	Premium notes taken during 1935 (5)
	Purely Mutual	$ c.	$ c.	$ c.	$ c.	$ c.
1	Algoma	3,302,483 33	62,866 29	69,001 20	1,141,800 00	34,254 00
2	Amherst Island	352,050 00	11,257 20	20,154 67	91,675 00	3,667 00
3	Ayr	8,971,248 00	183,675 88	191,528 77	2,544,790 00	61,779 50
4	Bay of Quinte	10,563,417 00	247,078 95	245,753 55	4,457,350 00	112,943 75
5	Bertie and Willoughby	5,236,185 00	160,646 54	177,265 60	1,758,762 50	63,358 00
6	Blanshard	3,490,343 50	82,482 25	99,069 62	1,312,749 00	32,289 65
7	Blenheim, North	3,821,384 80	78,639 57	95,133 14	1,212,777 00	27,641 85
8	Brant County	5,971,886 85	138,910 58	132,189 41	1,613,303 25	41,903 95
9	Canadian Millers	1,555,800 00	110,808 53	407,675 58	597,950 00	66,774 00
10	Caradoc Farmers	4,353,782 00	102,467 40	122,941 34	1,555,247 00	44,362 35
11	Clinton Township	4,953,063 00	122,531 33	114,224 68	1,700,138 00	50,156 75
12	Culross	3,746,276 00	46,003 75	60,227 06	1,352,167 00	36,161 00
13	Dereham and West Oxford	3,702,538 67	79,787 86	75,762 71	1,486,911 49	34,270 56
14	Dorchester, North and South	6,683,590 00	165,133 76	170,670 34	2,792,974 00	74,954 19
15	Downie	4,506,898 00	112,139 60	145,637 35	1,819,643 00	47,934 00
16	Dufferin Farmers	9,586,346 75	220,313 60	238,266 69	3,456,970 00	93,569 05
17	Dumfries, North, and Waterloo, South	7,734,857 50	157,846 50	164,854 62	2,775,203 25	62,510 50
18	Dunwich Farmers	5,470,070 00	133,087 95	157,458 20	1,638,030 00	46,662 00
19	Easthope, South	11,162,610 00	407,046 16	475,840 81	3,584,865 00	144,312 10
20	Ekfrid	4,024,908 00	68,577 40	75,437 50	1,493,328 00	44,663 64
21	Elma Farmers	4,713,160 00	201,515 81	224,529 44	1,274,060 00	63,398 00
22	Eramosa	1,859,354 00	84,548 55	95,225 67	855,327 00	35,040 00
23	Erie Farmers	3,583,447 50	88,660 18	116,829 31	1,041,950 00	32,218 25
24	Farmers' Central	36,626,800 00	920,672 52	930,374 06	13,979,169 00	415,475 00
25	Farmers' Union	17,483,588 00	365,995 29	446,901 15	5,615,369 00	154,937 85
26	Formosa	8,045,498 00	194,424 47	209,487 74	3,842,458 00	101,003 00
27	Germania	7,680,362 66	178,417 72	195,314 85	2,608,091 00	70,343 51
28	Glengarry	7,729,625 00	162,450 50	145,705 43	2,771,000 00	81,150 00
29	Grand River	3,695,497 00	87,170 64	93,489 82	1,537,029 00	44,771 07
30	Grenville Patron	13,576,008 00	298,190 10	299,876 82	4,351,670 00	130,550 10
31	Grey and Bruce	5,537,558 00	130,771 11	134,083 32	2,287,899 00	56,770 00
32	Guelph Township	986,002 50	46,008 26	46,714 89	411,130 00	17,883 00
33	Halton Union	10,066,323 00	319,083 10	344,481 91	3,957,760 00	140,799 70
34	Hamilton Township	6,421,313 00	164,489 40	189,903 86	2,783,421 00	85,020 52
35	Hay Township	7,859,170 00	207,092 89	260,282 76	2,242,880 00	67,292 00
36	Hopewell Creek	1,271,290 00	32,940 89	44,533 65	483,372 00	13,706 50
37	Howard Farmers	9,787,814 00	229,644 67	255,517 82	3,918,789 00	116,036 55
38	Howick Farmers	14,184,986 00	342,744 00	375,689 86	4,920,168 00	125,339 50
39	Huron Weather	2,771,925 00	94,722 71	86,272 73	656,250 00	26,530 00
40	Kent and Essex	21,408,354 84	431,906 49	489,008 86	7,717,499 00	222,563 58
41	Lambton Farmers	14,638,004 00	403,394 63	434,528 64	5,501,673 00	195,095 19
42	Lanark	16,534,981 00	346,929 82	356,160 82	6,453,963 00	187,280 49
43	Lennox and Addington	4,547,163 00	100,894 30	120,955 93	1,818,603 00	51,311 15
44	Lobo	3,550,531 00	84,095 05	117,036 79	1,333,983 00	38,768 49
45	London Township	5,129,590 00	121,785 12	158,883 37	1,895,117 00	55,468 65
46	McGillivray	1,445,826 00	31,746 14	36,811 64	458,321 00	12,910 50
47	McKillop	7,891,083 50	177,855 40	216,068 49	2,202,240 00	59,391 40
48	Maple Leaf	16,499,681 00	386,543 40	361,627 51	6,830,200 00	207,213 75
49	Nissouri	11,334,967 00	252,720 92	287,746 09	4,594,892 00	131,184 51
50	Norfolk Farmers	3,035,331 50	84,720 82	85,644 21	1,080,805 00	37,211 39
51	North Kent	4,678,848 83	101,929 60	98,637 46	1,723,580 83	50,505 00
52	Oneida Farmers	1,406,830 00	30,283 78	31,593 97	509,245 00	13,597 35
53	Ontario Farmers' Weather	6,675,772 00	174,771 05	192,910 58	2,666,100 00	80,861 75
54	Ontario Threshermen's	512,925 00	38,474 59	42,802 37	525,725 00	52,572 50
55	Otter	8,590,232 00	193,639 15	232,978 90	2,720,975 00	71,592 75
56	Oxford	2,186,836 31	37,575 92	36,771 27	834,588 50	17,720 05
57	Peel County	24,375,178 00	650,906 70	679,417 75	9,498,796 00	297,302 00
58	Peel and Maryborough	11,943,107 00	256,347 68	262,501 14	3,443,713 00	84,914 70
59	Prescott Farmers	3,454,985 00	48,029 50	27,273 03	1,219,960 00	31,129 80
60	Puslinch	1,377,531 25	64,657 16	63,366 52	665,857 50	31,821 75
61	Saltfleet and Binbrook	2,924,434 00	56,332 44	56,150 64	908,487 00	24,123 50
62	Southwold Farmers	3,252,923 00	76,872 21	82,989 02	1,189,470 00	33,285 30
63	Townsend Farmers	3,255,303 00	83,931 89	83,715 40	1,186,761 00	37,607 83
64	Usborne and Hibbert	12,164,525 00	321,028 15	421,881 95	3,110,745 00	93,346 35
65	Walpole Farmers	3,176,515 00	136,173 95	162,404 03	939,895 00	40,249 50
66	Waterloo, North	43,374,430 00	938,352 80	1,040,299 50	12,550,680 00	330,352 30
67	Wawanosh, West	13,543,652 50	461,059 00	480,074 65	3,550,065 00	138,849 20
68	Western Farmers' Weather	20,479,730 00	320,773 37	544,479 80	7,852,245 00	175,633 40
69	Westminster Township	4,696,170 00	116,421 76	127,668 33	1,788,925 00	47,414 19
70	Williams, East	3,661,189 00	88,439 67	92,924 65	1,188,180 00	35,435 40
71	Yarmouth	3,169,500 00	75,135 77	72,310 87	1,390,030 00	39,702 15
	Totals	557,985,589 79	13,534,572 14	15,231,932 11	197,275,745 32	5,828,848 26
	Cash Mutual					
72	Economical	5,182,901 00	184,492 69	*1,789,505 23	6,910,116 00	257,423 88
73	Gore	3,375,770 99	146,675 00	*1,899,518 01	1,457,290 00	87,176 00
74	Perth	3,289,775 00	70,788 87	*1,266,140 93	1,455,855 00	40,424 15
75	Waterloo	4,495,920 00	146,158 38	*1,296,984 79	2,214,725 00	93,147 65
	Totals	16,344,366 99	548,114 94	6,252,148 96	12,037,986 00	478,171 68

*Does not include premium note residue. Note:—See also pages 362 and 363 for companies' 1935 loss ratios.

TABLE V.—LIFE INSURANCE—PREMIUM INCOME ON ONTARIO BUSINESS—1935

Companies	Net Contract Premium Income			Net consideration for annuities	Totals
	Ordinary	Industrial	Group		
	$ c.	$ c.	$ c.	$ c.	$ c.
Joint Stock					
Aetna	417,817 05	....	163,240 38	5,418 68	586,476 11
Canada	4,403,713 75	....	489,141 79	1,443,616 77	6,336,472 31
Commercial Union	205 66	....	....	....	205 66
Confederation	2,329,950 68	....	142,755 78	729,938 93	3,202,645 39
Continental Assurance	....	....	....	....	....
Continental Life	535,903 76	....	626 36	55,159 70	591,689 82
Crown	1,169,957 88	....	3,323 28	169,436 43	1,342,717 59
Dominion	1,710,211 29	....	7,095 73	441,852 79	2,159,159 81
Dominion of Canada General	122,531 97	....	1,099 10	3,160 00	126,791 07
Eaton, T.	407,120 68	....	....	....	407,120 68
Empire	368,208 84	....	....	30,671 08	398,879 92
Excelsior	1,104,721 17	35 40	....	35,945 85	1,140,702 42
Great West	3,950,559 46	....	12,787 05	127,886 62	4,091,233 13
Imperial	2,935,156 86	....	21,064 27	252,265 00	3,208,486 13
Liverpool & London & Globe	1,069 14	....	....	....	1,069 14
London	5,159,411 63	3,972,399 43	271,388 19	173,728 01	9,576,927 26
London & Scottish	158,021 63	....	....	....	158,021 63
Loyal	....	....	....	....	....
Manufacturers	3,200,560 20	....	60,736 25	306,061 08	3,567,357 53
Monarch	328,009 36	....	....	23,687 68	351,697 04
Montreal	171,822 13	....	55,617 97	113,296 76	340,736 86
Mutual Life & Citizens	121,537 91	186,140 07	....	....	307,677 98
National of Canada	381,195 83	....	8,901 59	32,472 26	422,569 68
North British & Mercantile	6,208 59	....	....	....	6,208 59
Northern	447,278 07	....	14,016 31	8,557 08	469,851 46
Occidental	49,145 43	....	....	122 40	49,267 83
Ontario Equitable	722,653 02	....	759 24	44,156 11	767,568 37
Phoenix Assurance	38,499 95	....	....	....	38,499 95
Prudential Assurance	200,891 52	....	10,537 73	85,314 16	296,743 41
Royal	180,891 77	....	....	....	180,891 77
Sauvegarde	81,798 79	....	....	....	81,798 79
Sovereign	135,540 97	....	....	72,269 04	207,810 01
Sun	7,366,860 63	....	672,057 29	824,551 68	8,863,469 60
Travelers of Hartford	814,279 47	....	146,878 56	50,013 34	1,011,171 37
Union Labor	2,997 04	....	....	....	2,997 04
United States	12,379 92	....	....	987 50	13,367 42
Western	5,129 04	....	....	....	5,129 04
Mutual					
Ancient Foresters'	73,605 27	72,429 61	....	....	146,034 88
Metropolitan	6,258,264 14	7,263,847 95	396,343 08	473,524 26	14,391,979 43
Mutual Relief	277,807 62	....	....	2,575 50	280,383 12
New York	1,542,768 94	....	....	33,548 98	1,576,317 92
Prudential	3,566,236 45	5,391,403 43	80,297 53	100,097 53	9,138,034 94
Royal Guardians	44,421 43	17,341 72	....	....	61,763 15
Standard	255,459 00	....	....	....	255,459 00
State	13,929 64	....	....	....	13,929 64
Other					
Mutual of Canada	8,057,902 27	....	79,394 03	489,261 42	8,626,557 72
North American	1,942,710 83	17 40	27.297 81	384,676 08	2,354,702 12
Totals	61,075,346 68	16,903,615 01	2,665,359 32	6,514,252 72	87,158,573 73

TABLE VI.—LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO—1935

Companies	Death Claims				Matured Endowments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group	Totals					
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Aetna	241,961 00		208,300 00	450,261 00	122,749 00	131,713 34	24,505 69	9,228 94	738,457 97
Canada	1,262,221 30		293,631 00	1,555,852 30	243,318 11	1,388,602 97	988,840 19	440,902 54	4,617,516 11
Commercial Union						550 00			550 00
Confederation	538,526 75		66,005 34	604,532 09	256,518 79	784,736 54	462,040 96	90,217 11	2,198,045 49
Continental	103,170 86			103,170 86	45,084 26	182,363 70	37,199 91	12,812 02	380,630 75
Crown	283,540 58		3,000 00	286,540 58	75,597 07	370,749 31	81,666 49	24,359 09	838,912 54
Dominion	466,657 13		4,000 00	470,657 13	195,544 70	609,210 32	257,973 94	38,317 61	1,571,703 70
Dominion of Canada General	21,826 83			21,826 83		26,035 50		1,498 32	49,360 65
Eaton, T.	56,441 10			56,441 10	59,630 00	98,127 26	8,963 12		223,161 48
Empire	79,041 04			79,041 04	3,000 00	77,683 78	2,313 46	13,712 98	175,751 26
Excelsior	275,924 41	202 00		276,126 41	91,299 00	447,229 66	137,669 31	9,977 03	962,301 41
Great West	675,269 09		9,540 00	684,809 00	146,692 00	1,331,979 82	839,079 79	104,421 95	3,106,982 65
Imperial	671,465 25		9,500 00	680,965 25	219,045 00	1,144,730 27	411,083 41	37,817 41	2,493,641 34
Liverpool & London & Globe								85 17	85 17
London	702,474 61	424,228 35	128,994 26	1,255,697 22	671,401 21	2,104,889 45	952,773 79	131,228 66	5,115,990 33
London & Scottish	62,523 00			62,523 00	32,209 00	38,010 00	9,873 10	1,003 20	143,618 30
Manufacturers	722,628 44		36,283 33	758,911 77	191,455 00	1,080,585 03	402,511 45	53,360 15	2,486,823 40
Monarch	51,011 45			51,011 45	43,155 00	105,954 35	23,203 26	39,208 03	262,532 09
Montreal	63,695 04		11,910 21	75,605 25	38,776 00	55,862 85	12,595 03	1,857 98	184,697 11
Mutual Life & Citizens	18,170 00	14,475 30		32,645 30	39,697 59	63,053 72	58,751 19	1,132 97	195,280 77
National of Canada	109,338 71		5,013 00	114,351 71	40,586 00	191,147 94	47,520 22	4,160 77	397,766 64
North British & Mercantile	971 51			971 51	1,246 75	1,326 00		143 36	3,687 62
Northern	110,019 26		8,500 00	118,519 26	46,846 00	190,463 91	53,581 04	8,020 58	417,430 79
Occidental	11,751 58			11,751 58		3,476 65	290 79	369 45	15,888 47
Ontario Equitable	128,595 00		1,000 00	129,595 00	56,736 00	180,845 18		17,408 22	384,584 40
Phoenix Assurance	13,985 25			13,985 25	7,668 80	15,677 34	287 16	64 00	37,682 55
Prudential Assurance	7,392 83		2,000 00	9,392 83		5,040 90	19,047 29	12,197 32	45,678 34
Royal	29,781 00			29,781 00	11,827 50	22,246 76	239,309 45	682 60	303,847 31
Sauvegarde	12,500 00			12,500 00	2,000 00	7,123 94	2,601 22	1,080 00	25,305 16
Sovereign	25,121 63			25,121 63	9,095 00	53,740 08	16,366 11	2,698 65	107,021 47
Sun	1,402,847 73		374,575 50	1,777,423 23	416,943 88	2,697,321 39	1,318,046 74	413,268 34	6,623,003 58
Travelers of Hartford	345,823 33		89,478 00	435,301 33	31,289 46	166,871 43	335 80	111,951 15	745,749 17
Union Labor						327 88	129 47		457 35
United States	14,500 00			14,500 00		382 75			14,882 75
Western									
MUTUAL									
Ancient Foresters Mutual	25,618 20	9,391 31		35,009 51	13,157 26	30,801 75	6,901 89	80 00	85,950 41
Metropolitan	1,076,641 00	774,019 56	233,679 00	2,084,339 56	1,067,615 34	4,626,506 02	1,933,457 77	384,219 06	10,096,137 75
Mutual Relief	208,801 35			208,801 35		44,714 83	4,682 51	480 00	258,678 69
New York	630,234 36			630,234 36	60,570 00	428,560 11	348,018 42	96,037 76	1,563,420 65
Prudential	638,757 13	723,810 92	90,059 86	1,452,627 91	447,047 37	4,145,188 61	1,157,162 91	138,249 02	7,340,275 82
Royal Guardians	6,650 93	3,127 90		9,778 83	3,696 00	18,248 20	1,252 35		32,975 38
Standard	140,410 00			140,410 00	34,707 00	88,946 00	30,341 34	5,498 73	299,903 07
State	2,000 00			2,000 00	13,000 00	19,307 29	2,845 85		37,153 14
OTHER									
Mutual of Canada	*1,711,121 70		39,395 29	1,750,516 99	829,518 79	2,521,142 69	1,791,966 82	58,025 34	6,951,170 63
North American	502,607 79		9,500 00	512,107 79	188,814 50	687,779 38	434,962 70	29,151 96	1,852,816 33
Totals	13,452,018 17	1,949,255 34	1,624,364 79	17,025,638 30	5,757,537 38	26,189,254 90	12,120,151 94	2,294,927 47	63,387,509 99

*Including disability.

TABLE VII.—LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO—1935

Companies	At end of 1934		Additions				Deductions						At end of 1935		Amount Reinsured
			New issued		Other additions		Ceased by death		Ceased by maturity		Other deductions				
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
JOINT STOCK		$		$		$		$		$		$		$	$
Aetna	4,426	40,898,001	315	2,134,127	8	5,350,853	60	421,917	92	122,749	399	3,935,709	4,198	43,902,606	1,337,750
Canada	54,091	208,422,991	3,474	10,021,947	207	5,952,226	439	1,689,599	149	259,287	3,317	12,976,405	53,867	209,471,873	‡
Capital	2,040	3,615,437	......	....	......	....	......	....	......	....	2,040	3,615,437	......	....	....
Commercial Union	13	27,684	......	....	......	....	......	....	......	....	1	1,000	12	26,684	....
Confederation	39,313	92,009,139	3,419	8,885,105	2,621	6,406,284	292	718,861	228	261,751	3,031	7,544,370	41,802	98,775,546	7,505,387
Continental Assurance	......	....	......	....	......	....	......	....	......	....	......	....	......	....	....
Continental Life	10,636	18,987,675	1,843	3,781,395	130	226,268	65	101,538	33	43,084	1,534	2,954,118	10,977	19,896,598	1,281,579
Crown	17,184	35,327,591	1,847	4,591,324	503	1,381,955	95	228,068	57	87,057	2,110	4,654,722	17,272	36,331,023	2,017,749
Dominion	25,424	71,349,573	2,111	9,037,370	124	624,381	164	498,399	127	195,544	1,635	7,769,899	25,733	72,547,482	6,776,968
Dominion of Canada General	2,715	5,713,331	521	914,606	30	65,889	12	21,200	......	....	318	693,848	2,936	5,978,778	1,132,222
Eaton, T.	6,232	13,970,788	576	1,238,290	22	70,764	20	64,979	32	59,630	440	863,673	6,338	14,291,560	1.924,717
Empire	7,810	13,628,807	879	1,564,895	128	210,503	60	120,847	3	3,000	884	1,642,740	7,870	13,637,618	529,107
Excelsior	20,780	43,978,059	3,617	7,595,689	1,196	2,287,963	160	333,912	61	95,273	3,963	7,419,535	21,409	46,012,991	2,467,358
Great West	56,460	121,911,764	3,838	9,803,388	5,770	12,540,784	263	630,218	83	120,873	9,128	19,331,092	56,594	124,173,753	2,584,551
Imperial	40,137	103,588,349	2,828	7,319,902	237	921,439	212	652,880	143	236,955	2,790	7,055,957	40,057	103,883,898	6,928,453
Liverpool & London & Globe	21	38,626	......	....	......	....	......	....	......	....	......	....	21	38,626	....
London	380,894	321,281,372	64,132	46,094,121	7,021	11,693,046	2,032	1,317,226	2,178	665,007	59,057	46,834,531	388,780	330,251,775	4,553,411
London & Scottish	2,587	6,125,323	251	1,084,001	20	24,554	35	65,941	30	35,649	240	496,582	2,553	6,635,706	309,640
Loyal Life Insurance Company	......	....	......	....	......	....	......	....	......	....	......	....	......	....	....
Manufacturers	49,131	112,800,634	3,916	9,468,300	527	2,252,871	292	837,051	125	217,223	3,861	9,279,250	49,296	114,188,281	2,120,449
Monarch	......	10,960,596	......	1,744,597	......	289,818	......	67,936	......	45,700	......	1,459,683	......	11,421,692	281,778
Montreal	2,212	7,415,575	425	1,443,171	23	113,363	14	54,830	34	39,257	328	893,177	2,284	7,984,845	1,068,448
Mutual Life & Citizens	32,367	8,929,888	6,235	1,723,743	4,807	957,651	181	45,979	248	30.359	10,633	2,655,209	32,347	8,879,735	8,843
National of Canada	6,271	15,120,439	780	2,223,530	114	659,532	58	248,324	19	28,950	818	2,335,740	6,270	15,390,487	....
North British & Mercantile	23	178,076	......	....	......	....	1	971	1	1,247	2	5,000	19	170,858	....
Northern	10,283	17,019,673	905	2,882,134	1,058	1,978,739	55	121,043	49	46,854	1,943	3,550,021	10,199	18,162,628	744,882
Occidental	713	2,079,074	88	219,514	7	18,000	4	10,000	......	....	148	402,087	656	1,904,501	....
Ontario Equitable	13,459	31,246,921	945	3,331,443	37	107,309	69	163,885	37	63,396	1,086	2,578,620	13,249	31,879,772	2,684,194
Phoenix Assurance	457	1,872,089	8	55,899	......	79	7	48,762	3	4,265	14	50,743	441	1,824,297	46,875
Prudential Assurance	2,632	5,595,708	1,115	2,323,717	110	329,778	9	12,000	......	....	461	1,187,745	3,387	7,049,458	190,000
Royal	1,228	6,007,024	209	648,407	......	277,857	22	82,933	3	12,213	45	310,857	1,367	6,527,285	767,278
Sauvegarde	1,684	2,599,848	386	471,781	38	43,000	8	12,500	2	2,000	329	492,988	1,769	2,607,141	200,706
Sovereign	3,041	5,297,464	836	1,974,840	14	52,198	21	33,828	8	9,095	459	933,363	3,403	6,348,216	138,300
Sun	93,712	300,901,572	5,531	17,537,368	982	10,679,390	541	2,046,101	285	455,905	8,523	29,067,838	90,876	297,548,486	3,127,086
Travelers of Hartford	7,007	39,413,280	508	2,265,500	......	2,197,647	59	419,878	17	22,300	475	3,732,641	6,964	39,701,608	222,814
Union Labor	42	77,500	6	9,000	......	2	......	....	......	....	5	6,000	43	80,502	....
United States	130	452,030	......	....	......	....	4	16,000	13	47,177	......	....	113	388,853	69,506
Western	90	136,750	7	13,000	1	1,000	......	....	......	....	32	53,000	66	97,750	4,000
MUTUAL															
Ancient Forester's Mutual Life Insurance Company	......	....	5,342	1,677,558	10,496	4.520.824	55	36,996	12	13,157	3,885	1,343,476	11,886	4,804,753	20,000
Metropolitan	911,445	391,389,860	111,481	53,980,191	29,041	29,110,636	5,751	2,062,054	7,136	1,160,581	122,507	66,771,501	916,573	404,486,551	....
Mutual Relief	8,277	9,847,489	514	920,373	238	385,891	203	210,161	......	....	709	1,239,381	8,117	9,704,211	83,150
New York	20,034	46,766,755	778	1,511,496	12	29,454	199	602,824	38	60,570	1,230	2,823,455	19,357	44,820,856	316,600
Prudential	732,400	259,321,518	107,918	36,729,841	5,054	6.262,985	4.288	1,405,226	3,650	449,943	98,970	36,195,064	738,464	264,264,111	54,000
Royal Guardians	5,463	2,110,065	1,276	538,322	76	18,793	39	10,893	17	3,696	1,226	447,038	5,533	2,205,553	....
Standard	3,382	9,355,411	458	1,299,846	3	166,917	63	159,366	27	49,385	221	643,628	3,532	9,969,795	44,909
State	124	1,023,221	......	....	1	1,697	1	2,000	13	13,000	24	73,632	87	936,286	....
Union Mutual	184	377,133	......	....	......	....	......	....	......	....	184	377,133	......	....	....
OTHER															
Mutual Life of Canada	103,277	262,651,610	8,130	21,033,000	8,304	25,379,231	691	1,908,285	531	836,751	12,857	31,392,336	105,632	274,926,469	15,595,017
North American	28,927	65,357,488	3,559	11,859,732	419	888,348	210	537,288	116	189,535	2,444	5,563,173	30,135	71,815,572	3,447,185
Totals	2,708.758	2,717,179,201	351,007	291,952.463	79,379	134,479.919	16.754	18.022,699	15,600	5,988.418	364.306	333,653.397	2.742.484	2,785,947,069	70,584,912

‡Not available.

TABLE VIII.—FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO—1935

Societies	Premiums (Including Dues)					Disbursements				
	Mortuary Funds	Sick and Funeral Funds	General Funds	Other Funds	Total	Mortuary Funds	Sick and Funeral Funds	General Funds	Other Funds	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Aid Association of Lutherans	7,741 56	136 61	2,785 50	475 88	11,139 55	3,312 61	115 05	5,851 93	20 59	9,300 18
Alliance Nationale	6,814 00	947 60	2,070 54	310 03	10,142 17	4,240 27	483 60	761 69	187 34	5,672 90
La Societe des Artisans Canadiens-Francais	15,970 22	3,136 08	4,204 60	347 60	23,658 50	17,800 00	4,593 32	2,914 67	45 00	25,352 99
Canadian Order of Chosen Friends	213,981 51	7,213 95	9,325 47	1,070 47	231,591 40	245,538 28	8,016 10	418 65	....	253,973 03
Catholic Mutual Benefit Society	32,879 04	249 95	2,715 11	....	35,844 10	37,957 88	169 02	2,293 61	....	40,420 51
Civil Service Mutual Benefit Society	13,091 70	....	....	....	13,091 70	5,723 35	....	637 41	....	6,360 76
Commercial Travelers Association of Canada	96,197 00	....	....	....	96,197 00	125,273 38	....	....	....	125,273 38
Com. Travelers Mutual Accident Ass'n of America	....	....	19,554 34	....	19,554 34	....	....	13,408 88	....	13,408 88
Foresters, Canadian Order of	415,842 62	29,168 14	32,121 33	....	477,132 09	515,436 40	28,233 20	71,566 64	....	615,236 24
Foresters, Catholic Order of	70,666 06	....	12,037 01	2,696 05	85,399 12	107,861 00	....	6,511 21	1,470 50	115,842 71
Foresters, Independent Order of	600,096 51	37,945 67	....	4,610 05	642,652 23	1,030,641 06	26,399 59	....	....	1,057,040 65
Grand Orange Lodge of British America	....	....	70,480 35	....	70,480 35	....	....	60,843 17	....	60,843 17
Hamilton Firemen's Benefit Fund	....	....	23,161 33	....	23,161 33	....	....	13,444 02	....	13,444 02
Hamilton Police Benefit Fund	....	....	19,185 30	....	19,185 30	....	....	12,707 36	....	12,707 36
Jewish National Workers' Alliance	1,832 38	1,253 63	1,317 07	....	4,403 08	1,576 00	844 55	544 82	....	2,965 37
Knights of Columbus	20,921 74	....	9,613 33	....	30,535 07	14,000 00	....	3,523 20	....	17,523 20
London Police Benefit Fund Association	....	....	7,592 11	....	7,592 11	....	....	5,079 11	....	5,079 11
Lutheran Brotherhood	3,522 10	....	1,803 62	66 22	5,391 94	457 05	....	1,361 81	....	1,818 86
Lutheran Mutual Aid Society	3,501 99	....	590 53	167 35	4,259 87	2,450 28	....	264 66	3 67	2,718 61
Maccabees, The	85,915 08	2,567 87	22,456 67	3,760 17	114,699 79	122,278 59	4,627 42	....	568 86	127,474 87
Ministers' Life and Casualty Union	6,983 79	8,674 27	2,883 30	472 88	19,014 24	495 87	11,726 55	2,713 48	1,093 99	16,029 89
National Fraternal Society of the Deaf	2,056 07	440 55	325 26	68 45	2,890 33	....	340 00	243 93	70 10	654 03
Ontario Commercial Travelers' Association	25,280 00	....	....	....	25,280 00	34,890 00	....	....	....	34,890 00
Ottawa Firemen's Superannuation and Benefit Fund	....	....	25,317 99	....	25,317 99	....	....	5,578 97	....	5,578 97
Ottawa Police Benefit Fund	....	....	28,592 44	....	28,592 44	....	....	20,336 01	....	20,336 01
Royal Arcanum, Supreme Council of The	33,129 66	....	4,131 00	69 36	37,330 02	40,348 25	....	1,708 41	....	42,056 66
St. Joseph l'Union du Canada	55,535 95	9,579 11	27,050 84	2,742 73	94,908 63	55,641 64	7,612 67	49,237 60	490 05	112,981 96
Slovene National Benefit Society	720 29	464 40	56 48	159 14	1,400 31	....	196 50	150 00	52 60	399 10
Sons of England Benefit Society	26,582 08	18,609 28	....	4,814 39	50,005 75	32,919 13	21,047 50	....	136 18	54,102 81
Sons of Scotland Benevolent Association	56,142 55	763 67	8,389 11	390 29	65,685 62	68,650 24	531 43	31,797 83	....	100,979 50
Stratford Municipal Benefit Fund	....	....	2,670 12	....	2,670 12	....	....	2,068 80	....	2,068 80
Toronto Firemen's Benefit Fund	....	....	101,925 17	....	101,925 17	....	....	93,001 94	....	93,001 94
Toronto Police Benefit Fund	....	....	148,809 16	....	148,809 16	....	....	156,116 58	....	156,116 58
United Commercial Travelers of America	5,294 57	....	3,893 06	6,384 62	15,572 25	5,200 00	....	....	5,662 07	10,862 07
Woodmen of the World, The Canadian	146,870 04	9,455 19	22,784 53	1,461 24	180,571 00	84,954 93	2,465 19	25,771 08	1,576 05	114,766 35
Women's Benefit Association	6,088 07	....	1,864 15	627 45	8,579 67	2,704 50	....	....	191 75	2,896 25
Workmen's Circle	516 22	1,675 28	1,772 68	564 92	4,529 10	800 00	1,957 00	330 00	....	3,087 00
Totals	1,954,172 80	132,281 25	621,479 50	31,259 29	2,739,192 84	2,561,149 81	119,358 69	591,187 47	11,568 75	3,283,264 72

TABLE IX.—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1935

Societies	At end of 1934		Additions				Deductions						At end of 1935	
			New Issued		Other additions		Ceased by death		Ceased by maturity		Other deductions			
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		$		$		$		$		$		$		$
Aid Association of Lutherans	219	273,449	200	219,500	15	20,456	1	2,000	......	......	27	30,651	406	480,754
Alliance Nationale	475	359,860	35	18,050	17	8,266	1	500	......	......	52	35,578	474	350,098
La Societe des Artisans Canadiens-Francais	1,333	1,147,807	17	14,000	32	27,750	17	13,250	2	1,500	165	137,995	1,198	1,036,812
Canadian Order of Chosen Friends	7,324	6,043,712	26	17,880	177	147,005	243	232,088	......	......	439	378,942	6,845	5,597,567
Catholic Mutual Benefit Association	1,204	1,384,649	......	......	18	17,582	44	53,290	......	......	58	60,688	1,120	1,288,253
Civil Service Mutual Benefit Society	1,443	677,991	108	57,586	......	500	14	5,523	......	......	17	8,803	1,520	721,751
Commercial Travelers Association of Canada	8,766	......	612	......	......	......	177	......	......	......	557	......	8,644	......
Com. Travelers Mutual Accident Ass'n of America	1,107	......	236	......	61	......	11	......	135	......	19	......	1,239	......
Foresters, Ancient Order of	10,164	4,901,245	......	......	......	......	......	......	......	......	10,164	4,901,245	......	......
Foresters, Canadian Order of	20,087	18,547,322	573	553,500	237	231,000	557	513,447	......	......	682	864,106	19,658	17,954,269
Foresters, Catholic Order of	4,383	3,801,504	117	105,500	......	11,000	114	109,228	......	......	245	232,944	4,141	3,575,832
Foresters, Independent Order of	28,313	27,015,904	1,765	1,241,700	2,092	1,994,570	660	697,262	115	29,154	4,056	3,741,818	27,339	25,783,940
Grand Orange Lodge of British America	2,556	2,674,204	143	119,750	17	23,000	43	41,500	......	......	114	101,589	2,559	2,673,865
Jewish National Workers' Alliance	322	111,262	60	13,200	37	15,100	4	2,250	......	......	41	18,025	374	119,287
Knights of Columbus	1,659	2,078,339	64	90,000	45	61,000	6	9,000	......	......	259	311,250	1,503	1,909,089
Lutheran Brotherhood	91	143,000	59	58,250	18	16,000	......	......	......	......	20	24,250	148	193,000
Lutheran Mutual Aid Society	117	97,128	1	1,000	3	7,073	1	2,000	6	1,940	3	4,000	111	97,261
Maccabees, The	4,834	3,373,066	602	373,000	132	......	90	83,500	......	......	2,215	843,589	3,263	2,818,977
Ministers' Life and Casualty Union	109	180,500	6	13,000	......	......	1	3,000	......	......	4	6,500	110	184,000
National Fraternal Society of the Deaf	151	115,703	2	1,250	......	......	......	......	......	......	5	4,491	148	112,462
Ontario Commercial Travelers Ass'n	2,489	1,525,121	97	17,170	......	26,937	50	30,689	......	......	70	35,653	2,466	1,502,886
Royal Arcanum, Supreme Council of The	846	1,099,685	38	36,000	31	39,657	18	32,014	118	135,500	21	30,500	758	977,328
Royal Clan, Order of Scottish Clans	141	77,519	......	......	......	......	......	......	......	......	141	77,519	......	......
St. Joseph l'Union du Canada	4,037	3,576,846	398	386,200	111	87,760	56	42,100	......	......	429	443,083	4,061	3,565,623
Slovene National Benefit Society	47	39,600	......	......	......	5,050	......	......	......	......	5	5,000	42	39,650
Sons of England Benefit Society	765	679,496	21	20,250	2	2,075	32	29,616	18	16,445	......	1,250	738	654,510
Sons of Scotland Benevolent Association	4,305	2,811,625	504	277,437	22	11,685	77	68,872	......	......	379	206,470	4,375	2,825,405
Women's Benefit Association	435	320,100	59	50,750	......	......	4	2,067	......	......	68	65,884	422	302,899
Woodmen of the World, Canadian	3,400	3,093,764	204	202,000	13	18,200	75	74,732	......	......	317	344,987	3,225	2,894,245
Workmen's Circle	560	96,800	48	5,500	6	900	7	800	......	......	36	5,000	571	97,400
Totals	111,682	86,247,201	5,995	3,892,473	3,086	2,772,566	2,303	2,048,728	394	184,539	20,608	12,921,810	97,458	77,757,163

TABLE X—FRATERNAL SOCIETIES—
EXHIBIT OF CERTIFICATES (Other than Mortuary) IN ONTARIO—1935

Societies	Number at end of 1934	Number new issued	Number revived	Terminated by death	Terminated by lapse	Number at end of 1935
Aid Association of Lutherans	31	5	2	......	6	32
Alliance Nationale	136	10	11	......	20	137
Artisans Canadien-Francais	788	4	14	13	92	701
Canadian Order of Chosen Friends	1,335	1	73	32	109	1,268
Catholic Mutual Benefit Association	37	......	......	......	1	36
Foresters, Canadian Order of	8,634	152	134	460	261	8,199
Jewish National Workers' Alliance	266	48	23	3	34	300
Maccabees, The	435	38	2	7	59	409
Ministers' Life and Casualty Union	807	27	......	1	44	789
St. Joseph l'Union du Canada	3,020	574	77	26	671	2,974
Sons of England Benefit Society	9,009	803	......	176	532	9,104
Sons of Scotland Benevolent Association	244	73	2	1	52	266
United Commercial Travelers of America	1,023	46	27	11	122	963
Woodmen of the World, The Canadian	474	39	......	2	72	439
Workmen's Circle	372	34	......	5	16	385
Totals	26,611	1,854	365	737	2,091	26,002

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	%
Acadia Fire	91,357 85	36,190 10	55,167 75	56,603 81	13,726 59	24.25
Aetna	145,063 79	480 05	144,583 74	152,396 86	28,383 48	18.62
Agricultural	22,727 14	5,347 63	17,379 51	20,819 40	6,801 12	32.66
Alliance Assurance	100,592 20	982 98	99,609 22	104,686 42	41,231 51	39.39
Alliance Insurance	76,670 72	14,678 80	61,991 92	37,773 38	4,750 11	12.57
American Alliance	25,335 21	13,029 49	12,305 72	11,663 67	4,793 98	41.10
American Central	44,305 08	21,235 56	23,069 52	23,596 58	8,641 03	36.62
American Equitable	68,222 58	−3,438 41	71,660 99	64,053 45	21,517 88	33.59
American Home Fire	63,416 93	15,198 77	48,218 16	38,479 48	15,217 98	39.55
American Insurance	35,965 21	10,610 93	25,354 28	28,481 04	12,427 39	43.63
Anglo-Scottish	65,792 10	20,264 27	45,527 83	47,303 73	16,110 05	34.06
Atlas Assurance	185,270 66	26,871 13	158,399 53	168,953 97	62,587 27	37.04
Automobile Insurance	224 97	— 01	224 98	412 55	....	.....
Baloise Fire	44,192 77	2,439 05	41,753 72	41,759 34	18,665 29	44.70
Bankers & Shippers	31,644 32	....	31,644 32	20,347 31	14,335 70	70.45
Beaver Fire	6,778 82	4,067 43	2,711 39	3,327 17	466 57	14.02
Bee Fire	89,539 72	9,999 02	79,540 70	68,440 18	27,208 34	39.75
Boston Insurance	6,432 58	−874 19	7,306 77	8,395 27	2,391 34	28.48
British America	192,727 03	24,466 40	168,260 63	161,044 03	36,294 00	22.54
British Canadian	18,269 38	1,175 97	17,093 41	17,769 93	3,060 72	16.89
British Crown	125,690 79	10,257 73	115,433 06	115,649 92	60,664 93	52.45
British Empire	33,017 44	3,497 40	29,520 04	31,036 15	13,197 15	42.52
British & European	30,688 73	16,847 02	13,841 71	14,157 56	5,184 83	36.62
British General	58,805 47	35,735 95	23,069 52	23,799 95	8,642 42	36.31
British Law	50,563 32	26,557 24	24,006 08	28,611 00	3,537 63	12.36
British Northwestern	104,092 28	46,018 63	58,073 65	63,230 99	23,823 82	37.68
British Oak	19,360 53	165 17	19,195 36	23,522 25	5,661 00	24.07
British Traders	147,315 54	108,304 95	39,010 59	64,132 59	14,971 47	23.34
Caledonian American	18,736 22	4,898 61	13,837 61	13,973 72	2,944 60	21.08
Caledonian Insurance	125,416 56	9,985 91	115,430 65	114,091 44	58,534 24	51.30
California Insurance	54,350 62	40,508 91	13,841 71	14,349 09	5,283 22	36.82
Camden Fire	19,568 83	2,044 86	17,523 97	16,916 18	6,358 38	37.58
Canada Accident & Fire	120,687 94	65,321 10	55,366 84	56,631 73	20,753 64	36.65
Canada Security	70,645 08	25,249 08	45,396 00	44,574 00	8,475 56	19.01
Canadian Fire	110,310 27	2,959 36	107,350 91	113,115 08	39,156 28	34.61
Canadian General	108,374 07	16,378 38	91,995 69	84,774 26	23,370 07	27.56
Canadian Indemnity	40,923 65	809 09	40,114 56	39,786 28	11,423 32	28.72
Canadian Surety	43,453 65	22,296 32	21,157 33	23,737 38	8,731 94	36.79
Car & General	28,169 81	4,591 45	23,578 36	24,222 58	5,877 68	24.26
Casualty Co. of Canada	34,856 78	1,795 26	33,061 52	24,232 60	5,054 03	20.85
Central Insurance	48,297 49	12,974 78	35,322 71	36,341 22	13,405 34	36.89
Central Union	11,150 61	6,670 34	4,480 27	7,026 88	1,686 57	24.00
Century Insurance	115,056 16	46,022 50	69,033 66	70,767 82	17,426 02	24.62
China Fire	21,542 65	13,775 43	7,767 22	8,817 57	2,103 62	23.86
Citizens of New Jersey	24,699 35	18,397 65	6,301 70	5,516 75	306 63	5.56
City of New York Insurance	5,099 26	....	5,099 26	3,913 20	433 17	11.07
Columbia Insurance	52,465 67	34,076 42	18,389 25	18,869 93	4,575 53	24.25
Commercial Union Assurance	554,696 28	335,589 99	219,106 29	224,688 26	96,142 95	42.79
Connecticut Fire	80,535 98	34,130 12	46,405 86	47,788 93	13,272 84	27.77
Consolidated Fire & Casualty	82,808 93	17,106 34	65,702 59	65,154 68	29,668 58	45.53
Continental Insurance	92,133 11	11,956 05	80,177 06	90,214 23	35,787 64	39.67
Cornhill Insurance	56,468 51	1,955 43	54,513 08	54,528 01	30,616 07	56.15
County Fire of Philadelphia	37,677 10	35,215 95	2,461 15	2,382 39	936 20	39.29
Dominion of Canada General	197,453 62	24,267 68	173,185 94	132,789 37	38,882 03	29.28
Dominion Fire	224,518 78	38,440 61	186,078 17	181,872 35	68,538 65	37.69
Eagle, Star & British Dominion	116,196 59	4,095 58	112,101 01	116,297 30	43,127 05	37.08
Employers' Liability	243,542 00	30,162 27	213,379 73	212,187 27	61,017 27	28.79
Ensign Insurance	36,138 91	3,612 78	32,526 13	33,308 09	14,337 66	43.05
Equitable Fire & Marine	36.002 30	26,721 13	9,281 17	9,557 45	2,654 58	27.77
Excess Insurance Co.	8,488 53	406 32	8,082 21	2,789 98	....	.....
Essex & Suffolk Equitable	44,255 26	23,626 52	20,628 74	22,128 16	7,874 35	35.59
Eureka-Security	6,767 36	4,260 50	2,506 86	1,227 09	64 65	5.27
Federal Fire	271,729 03	84,480 56	187,248 47	182,790 54	63,978 24	35.00
Federal Insurance	....	....	....	....	....	....
Fidelity-Phoenix	99,282 31	5,012 13	94,270 18	97,534 78	32,324 55	33.14
Fire Association of Philadelphia	41,247 79	7,142 10	34,105 69	28,194 57	6,369 48	22.59
Fire Insurance of Canada	195,035 28	2,930 22	192,105 06	184,575 67	89,526 71	48.50
Firemen's Fund	59,037 92	6,808 88	52,229 04	54,094 82	23,669 88	43.75
Firemen's Insurance of Newark	34,631 47	59 17	34,572 30	35,718 67	12,842 57	35.95
First American Fire	8,924 86	1,027 28	7,897 58	8,898 39	5,985 55	67.27
First National of America	6,050 72	6,050 72	....	....	....	.....
Fonciere Fire of Paris, France	33,542 92	2,302 30	31,240 62	24.686 93	14,960 98	60.60
Franklin Fire of Philadelphia	30,032 74	126 20	29,906 54	27,814 03	10,991 61	39.52
General Accident of Canada	69,667 41	12,751 97	56,915 44	48,604 71	39,471 44	81.20
General Accident, Fire & Life	182,692 05	23,946 71	158,745 34	151,259 02	44,862 81	29.66
General Fire of Paris, France	43,446 93	19,756 95	23,689 98	22,881 64	9,684 11	42.32
General Insurance of America	45,282 73	996 29	44,286 44	30,521 23	21,196 49	69.45
Girard Fire & Marine	15,566 54	109 62	15,456 92	15,289 44	3,590 37	23.48
Glens Falls	42,141 10	6,372 76	35,768 34	34,691 00	13,517 16	38.96
Globe Indemnity of Canada	105,543 28	61,389 89	44,153 39	45,426 54	16,756 69	36.89
Grain Insurance & Guarantee	51 00	43 50	7 50	7 50	....	.....
Granite State Fire	6,496 13	1,676 35	4,819 78	4,548 93	433 16	9.52

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—*Continued*

Companies	Premiums Written						Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned
	Gross less return premiums		Licensed reinsurance ceded		Net						
Joint Stock	$	c.	$	c.	$	c.	$	c.	$	c.	%
Great American Insurance	133,614	38	23,159	24	110,455	14	106,888	27	41,297	99	38.64
Guardian Assurance	274,116	39	16,119	93	257,996	46	244,683	63	78,362	79	32.02
Guardian Insurance	54,792	42	17,036	74	37,755	68	37,328	30	5,272	31	14.12
Guildhall	34,996	17	12,208	98	22,787	19	24,048	12	5,293	98	22.01
Halifax Fire	83,570	61	17,232	06	66,338	55	58,118	74	18,582	89	31.97
Hand-in-Hand	48,450	78	893	05	47,557	73	46,967	62	20,102	40	42.81
Hanover Fire	43,485	95	3,125	14	40,360	81	37,807	45	15,827	42	41.86
Hartford Fire	212,547	03	10,331	19	202,215	84	221,698	27	69,836	05	31.50
Home Fire & Marine	24,682	49	147	95	24,534	54	25,610	65	15,434	83	60.27
Home Insurance	240,219	43	3,573	15	236,646	28	243,019	42	94,477	95	38.88
Homestead	24,717	09	....		24,717	09	20,013	70	5,481	33	27.40
Hudson Bay	115,534	77	60,286	43	55,248	34	56,841	20	20,967	26	36.89
Imperial Assurance	70,693	64	33,915	14	36,778	50	37,739	85	9,151	06	24.25
Imperial Guarantee & Accident	24,700	08	6,119	12	18,580	96	17,714	17	4,429	24	25.00
Imperial Insurance Office	54,548	86	3,551	77	50,997	09	60,405	33	26,835	33	44.42
Insurance Co. of North America	196,887	41	22,359	30	174,528	11	127,217	82	52,769	29	41.48
International	50,364	24	....		50,364	24	30,712	11	15,952	58	51.94
Law, Union & Rock	86,929	59	6,772	45	80,157	14	80,730	18	12,759	62	15.81
Legal & General	68,233	19	7,347	62	60,885	57	56,086	05	25,040	37	44.65
Liverpool & London & Globe	569,746	28	262,153	43	307,592	85	328,466	27	109,808	60	33.43
Liverpool-Manitoba	186,639	07	115,993	65	70,645	42	72,682	44	26,810	69	36.89
Local Government Guarantee	7,303	35	1,786	34	5,517	01	5,820	42	1,165	86	20.03
London Assurance	161,008	03	23,985	66	137,022	37	137,712	45	29,597	87	21.49
London-Canada	112,249	08	35,076	40	77,172	68	80,796	02	25,238	62	31.24
London & County	17,573	45	2,045	60	15,527	85	14,014	37	7,317	36	52.21
London Guarantee & Accident	101,237	59	64,387	98	36,849	61	37,752	15	9,269	33	24.55
London & Lancashire Guarantee & Accident of Canada	26,014	76	13,868	03	12,146	73	12,407	60	1,856	85	14.97
London & Lancashire	475,925	91	64,449	02	411,476	89	417,801	20	137,617	02	32.94
London & Provincial Marine & Gen.	14,410	37	1,863	31	12,547	06	13,136	42	4,642	17	35.34
London & Scottish	25,906	18	5,351	76	20,554	42	21,008	14	4,769	52	22.70
Lumbermen's Insurance	46,252	03	47	79	46,204	24	47,436	67	7,594	31	16.01
Marine	....		....		....		....		....		.....
Maryland	7,389	28	1,639	12	5,750	16	7,539	23	701	36	9.30
Mercantile Fire	95,552	69	44,200	77	51,351	92	56,458	07	13,751	02	24.36
Merchants Fire of New York	76,747	98	193	02	76,554	96	95,500	44	15,254	68	15.98
Merchants Fire	157,523	12	5,632	41	151,890	71	158,877	74	41,799	54	26.31
Merchants & Manufacturers	63,648	63	−1,536	12	65,184	75	57,286	71	30,335	61	52.95
Merchants Marine	53,100	72	590	62	52,510	10	50,347	29	12,841	21	25.50
Mercury Insurance	20,028	62	3,064	26	16,964	36	17,486	57	4,911	77	28.09
Michigan Fire & Marine	13,206	09	7,087	27	6,118	82	6,054	73	2,238	59	36.97
Motor Union	27,184	25	3,155	42	24,028	83	23,859	40	5,413	07	22.69
National-Ben Franklin	80,708	66	249	44	80,459	22	82,902	39	49,623	95	59.86
National Fire of Hartford	62,812	78	6,745	15	56,067	63	62,350	21	17,823	38	28.58
National Liberty	8,698	79	566	34	8,132	45	4,333	14	7,446	84	171.85
National-Liverpool	84,853	99	49,531	28	35,322	71	36,341	22	13,405	34	36.89
National Provincial	31,375	83	5,308	76	26,067	07	27,038	03	6,338	26	23.44
National Union Fire	50,463	80	3,406	92	47,056	88	59,530	94	21,534	27	36.17
Nationale Fire of Paris	112,040	78	2,013	11	110,027	67	108,224	85	43,808	42	40.48
Newark Fire	71,911	64	33,863	93	38,047	71	39,122	29	14,414	94	36.87
New Brunswick	14,462	03	328	15	14,133	88	22,093	83	12,477	55	56.47
New Hampshire Fire	41,429	32	7,368	11	34,061	21	35,098	09	13,878	04	39.54
New Jersey	10,971	52	2,251	41	8,720	11	10,473	14	828	66	7.91
New York Fire	35,786	43	−2,066	14	37,852	57	32,556	67	13,871	67	42.60
New York Underwriters	78,154	73	23,654	42	54,500	31	37,776	18	10,824	11	28.65
Niagara Fire	50,952	25	4,148	53	46,803	72	55,606	71	28,794	55	51.78
North British & Mercantile	272,537	53	35,373	68	237,163	85	244,917	81	74,030	14	30.23
North Empire	71,815	45	35,036	95	36,778	50	37,739	85	9,151	06	24.25
North River	33,924	92	1,879	79	32,045	13	32,283	17	3,185	85	9.87
North West Fire	48,736	12	25,666	60	23,069	52	23,595	61	8,641	03	36.62
Northern Assurance	168,056	38	13,294	96	154,761	42	160,862	42	53,597	11	33.31
Northwestern National	74,923	97	1,624	01	73,299	96	75,788	23	33,984	77	44.84
Norwich Union	381,201	89	45,129	73	336,072	16	338,773	19	103,453	90	30.54
Occidental Fire	54,134	06	10,815	54	43,318	52	41,285	04	11,469	50	27.78
Ocean Accident & Guarantee	150,280	73	18,807	64	131,473	09	128,849	33	38,338	63	29.75
Pacific Coast Fire	62,660	35	26,038	46	36,621	89	43,670	73	10,288	21	23.55
Pacific Fire	112,395	97	29,456	86	82,939	11	79,098	16	25,516	90	32.26
Palatine Insurance	111,086	44	46,491	79	64,594	65	66,661	93	25,193	95	37.78
Patriotic Assurance	45,455	32	6,366	31	39,089	01	40,684	08	9,484	81	23.31
Pearl Assurance	109,086	01	3,453	95	105,632	06	98,986	55	18,397	91	18.58
Phenix Fire of Paris, France	36,256	62	15,133	21	21,123	41	23,257	69	10,906	32	46.89
Philadelphia Fire & Marine	28,237	42	3,379	44	24,857	98	14,870	11	381	79	2.57
Phoenix Assurance	467,930	51	249,733	33	218,197	18	223,209	43	50,479	17	22.61
Phoenix of Hartford	150,396	91	73,413	47	76,983	44	79,442	34	21,995	00	27.69
Pilot Insurance	40,651	07	15,730	27	24,920	80	20,826	47	13,666	86	65.62
Pioneer	53,858	38	22,781	19	31,077	19	31,973	13	11,794	41	36.89
Planet Assurance	30,201	88	8,869	20	21,332	68	23,669	91	6,306	17	26.64
Providence Fire of Paris, France	39,786	19	7,481	55	32,304	64	21,915	57	23,533	29	107.38
Providence-Washington	27,256	80	5,474	22	21,782	58	20,972	56	7,507	20	35.80
Provident Assurance	72,734	53	32,800	34	39,934	19	57,883	72	63,627	46	109.92
Provincial Insurance	70,132	63	2,049	39	68,083	24	68,367	09	37,154	86	54.34
Prudential Assurance	308,177	49	83,914	46	224,263	03	210,909	88	69,158	31	32.79

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—*Continued*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	%
Quebec Fire	56,227 02	22,760 87	33,466 15	37,173 14	6,884 04	18.52
Queen City	75,274 00	2,151 40	73,122 60	75,747 01	21,461 26	28.33
Queen Insurance	278,048 93	119,161 90	158,887 03	163,448 29	60,281 28	36.88
Railway Passengers	23,195 20	4,443 42	18,751 78	19,500 49	4,953 08	25.40
Reliance Insurance	25,082 13	5,636 63	19,445 50	18,445 72	5,211 66	28.25
Rhode Island	12,114 80	742 93	11,371 87	10,138 25	2,450 98	24.17
Royal Exchange	181,744 41	27,910 05	153,834 36	167,462 32	42,844 79	25.58
Royal Insurance	1,199,287 32	726,180 04	473,107 28	502,652 82	193,935 81	38.58
Royal Scottish	53,327 71	12,340 96	40,986 75	43,179 38	17,359 30	40.20
St. Paul Fire & Marine	64,702 23	11,726 57	52,975 66	54,580 13	18,690 06	34.24
Scottish Canadian	44,644 63	5,663 90	38,980 73	37,607 55	12,821 95	34.09
Scottish Metropolitan	80,722 44	10,999 14	69,723 30	67,761 85	31,373 41	46.29
Scottish Union & National	94,014 03	2,716 02	91,298 01	90,647 10	33,940 51	37.44
Sea Insurance	47,231 21	1,780 59	45,450 62	45,254 98	15,618 44	34.51
Security Insurance of New Haven	37,222 44	11,062 76	26,159 68	27,136 27	5,964 53	21.98
Security National	10,224 42	3,228 96	6,995 46	3,688 01	1,556 31	42.20
Sentinel Fire	21,138 27	19,608 57	1,529 70	1,456 49	559 69	38.39
Southern Insurance	18,744 69	5,496 12	13,248 57	14,574 77	3,460 56	23.74
Springfield Fire & Marine	80,656 93	19,617 97	61,038 96	58,524 77	22,050 85	37.68
State Assurance	14,559 56	1,671 93	12,887 63	11,782 95	2,859 50	24.27
Sun Insurance Office	270,211 03	18,571 60	251,639 43	258,129 59	96,214 67	37.27
Sussex Fire	11,351 06	184 29	11,166 77	10,504 47	5,410 70	51.51
Tokio Marine & Fire	....	....	....	....	....	....
Toronto General	104,507 52	14,798 28	89,709 24	72,895 56	27,189 73	37.30
Travelers Fire	103,603 33	1,052 00	102,551 33	92,003 65	49,433 51	53.73
Union Assurance	215,385 87	123,107 80	92,278 07	95,052 95	34,566 86	36.36
Union Fire, Accident & General	46,021 36	1,040 61	44,980 75	39,686 69	26,235 04	66.10
Union Insurance of Canton	181,144 58	61,398 11	119,746 47	92,207 41	27,133 22	29.43
Union Marine & General	73,750 64	36,972 14	36,778 50	37,648 34	9,151 06	24.31
United British	24,874 07	2,719 26	22,154 81	22,732 06	7,830 25	34.44
United Firemen's	23,906 15	5,516 90	18,389 25	18,869 93	4,575 53	24.25
United States Fire	71,016 28	812 43	70,203 85	97,745 88	37,067 97	37.92
Urbaine Fire	28,031 87	52 09	27,979 78	26,302 72	9,914 08	37.69
Wellington Fire	288,023 45	94,533 49	193,489 96	190,575 80	74,330 20	39.00
Westchester Fire	38,530 46	13,315 00	25,215 46	24,653 95	11,547 34	46.84
Western Assurance	325,065 24	51,818 40	273,246 84	273,035 71	58,989 60	21.60
Westminster Fire Office	10,488 38	10,488 38	....	....	....	.....
World Fire & Marine	21,585 83	1,847 05	19,738 78	22,856 30	5,079 33	22.22
World Marine & General	30,963 90	4,602 94	26,360 96	29,696 52	6,772 26	22.80
Yorkshire Insurance	104,493 55	6,229 90	98,263 65	99,512 89	44,153 63	44.37
Totals	18,295,340 36	4,934,137 53	13,361,202 83	13,331,547 27	4,630,208 08	34.73
‡FARMERS' MUTUALS						
Algoma	15,293 92	489 25	14,804 67	14,626 06	11,920 20	81.50
Amherst Island	746 85	....	746 85	941 74	15 00	1.59
Ayr	25,654 77	1,005 77	24,649 00	24,587 66	18,660 86	75.90
Bay of Quinte	36,314 22	1,104 35	35,209 87	32,321 14	29,131 31	90.13
Bertie & Willoughby	18,639 81	1,210 28	17,429 53	17,301 87	10,435 38	60.31
Blanshard	12,073 12	818 25	11,254 87	10,450 07	4,746 59	45.42
Blenheim, North	10,919 09	931 40	9,987 69	11,541 08	11,734 20	101.67
Brant County	19,067 88	977 85	18,090 03	17,660 90	7,676 71	43.47
Canadian Millers	7,073 64	....	7,073 64	6,767 59	14,162 22	209.26
Caradoc Farmers'	13,332 64	357 97	12,974 67	12,947 69	6,321 13	48.82
Clinton	15,150 26	399 70	14,750 56	14,725 97	16,933 91	114.99
Culross	9,041 55	912 65	8,128 90	7,657 53	10,098 02	131.87
Dereham & W. Oxford	12,932 54	3,118 31	9,814 23	10,257 21	7,089 04	69.11
Dorchester, N. & S.	22,782 97	3,772 65	19,010 32	19,603 18	10,151 18	51.78
Downie	9,999 33	1,063 50	8,935 83	8,976 12	2,439 24	27.17
Dufferin Farmers'	29,155 19	2,092 87	27,062 32	26,782 60	7,308 12	27.29
Dumfries, N., & Waterloo, S.	23,676 90	2,050 74	21,626 16	21,317 18	14,324 43	67.20
Dunwich	14,036 80	292 00	13,744 80	13,605 26	7,413 57	54.49
Easthope, South	22,449 03	....	22,449 03	22,062 91	14,619 93	66.26
Ekfrid	12,547 61	362 63	12,184 98	12,237 32	11,610 62	94.88
Elma	13,233 61	....	13,233 61	13,690 68	7,453 76	54.44
Eramosa	6,814 10	1,646 05	5,168 05	5,289 41	3,881 20	73.38
Erie	13,847 03	1,710 25	12,136 78	11,573 85	5,017 01	43.35
Farmers' Central	140,663 20	10,423 16	130,240 04	131,674 90	93,354 15	70.90
Farmers' Union	49,413 24	1,700 61	47,712 63	56,686 62	44,934 54	79.27
Formosa	33,686 17	6,620 99	27,065 18	27,408 30	22,621 22	82.53
Germania	30,209 56	2,414 71	27,794 85	26,882 31	13,251 10	49.29
Glengarry	27,485 91	1,823 00	25,662 91	25,522 11	14,025 02	54.95
Grand River	12,188 05	564 00	11,624 05	11,109 24	7,543 17	67.90
Grenville Patron	46,057 79	....	46,057 79	46,056 84	24,198 67	52.54
Grey & Bruce	24,250 20	3,608 35	20,641 85	20,026 49	8,005 14	39.97
Guelph Township	3,243 42	416 00	2,827 42	2,629 53	4,274 32	162.55
Halton Union	37,621 22	3,685 60	33,935 62	31,417 15	12,416 93	39.52
Hamilton Township	23,234 03	1,855 20	21,378 83	18,819 81	11,977 02	63.64

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‡In these companies, "Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums written, and assessments levied.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—*Continued*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
‡Farmers' Mutuals	$ c.	$ c.	$ c.	$ c.	$ c.	%
Hay Township	11,871 95	....	11,871 95	11,735 32	5,678 00	48.38
Hopewell Creek	3,557 77	571 64	2,986 13	2,921 57	1,062 44	36.37
Howard	34,148 26	969 22	33,179 04	31,672 33	26,149 46	82.56
Howick	46,957 59	5,563 65	41,393 94	41,629 56	13,336 48	32.04
Kent & Essex	73,009 73	1,164 00	71,845 73	69,714 43	45,696 01	65.55
Lambton	48,207 41	788 21	47,419 20	44,899 26	15,296 11	34.07
Lanark County	80,020 63	2,405 55	77,615 08	76,475 14	41,122 51	53.77
Lennox & Addington	17,450 76	802 12	16,648 64	15,858 21	16,202 93	102.17
Lobo	8,207 21	283 80	7,923 41	7,342 68	928 44	12.64
London Township	12,497 90	258 60	12,239 30	11,664 94	6,337 67	54.33
McGillivray	2,730 10	49 50	2,680 60	2,877 98	2,809 58	97.62
McKillop	23,119 60	830 58	22,289 02	22,032 89	6,008 59	27.27
Maple Leaf	55,351 65	4,841 50	50,510 15	53,190 23	39,559 11	74.37
Nissouri	25,484 24	1,106 99	24,377 25	24,023 74	14,566 17	60.63
Norfolk	10,884 50	302 50	10,582 00	10,599 89	2,154 55	20.33
North Kent	18,759 71	310 50	18,449 21	17,616 60	15,462 84	87.77
Oneida	†8,597 74	590 40	8,007 34	8,683 99	5,945 39	68.46
Ontario Threshermen's	12,902 31	....	12,902 31	12,118 35	2,539 20	20.95
Otter	26,999 16	1,393 79	25,605 37	25,093 11	14,440 10	57.55
Oxford	7,121 71	1,203 53	5,918 18	6,202 12	3,580 63	57.73
Peel County	84,924 20	9,073 10	75,851 10	74,323 48	32,503 10	43.73
Peel & Maryborough	34,580 04	2,999 56	31,580 48	31,933 09	19,618 58	61.44
Prescott	13,900 52	654 00	13,246 52	14,709 03	10,870 23	73.90
Puslinch	4,880 82	684 87	4,195 95	4,548 63	867 75	19.08
Saltfleet & Binbrook	8,179 90	402 60	7,777 30	8,464 90	2,702 98	31.93
Southwold	10,849 17	896 54	9,952 63	10,520 67	10,188 13	96.84
Townsend	10,887 75	373 00	10,514 75	10,920 26	7,775 00	71.20
Usborne & Hibbert	18,369 95	....	18,369 95	19,573 51	2,797 65	14.29
Walpole	9,906 55	254 80	9,651 75	9,614 67	3,353 45	34.88
Waterloo, North	114,134 41	3,136 08	110,998 33	108,820 93	60,402 73	55.51
Wawanosh, West	41,616 02	907 79	40,708 23	40,921 94	28,185 02	68.88
Westminster Township	12,388 93	1,031 85	11,357 08	11,421 01	13,817 63	120.98
Williams, East	11,400 75	251 76	11,148 99	11,110 27	3,242 07	29.18
Yarmouth	10,024 06	788 23	9,235 83	9,609 49	7,762 23	80.78
Totals	1,707,349 05	102,318 35	1,605,030 70	1,598,002 54	972,707 67	*60.87
**Associated New England Factory Mutuals						
American Mutual Fire Ins. Co., Providence, R.I.	27,788 64	....	27,788 64	11,290,755	608 79	.054
Arkwright Mutual Fire Ins. Co., Boston, Mass.	63,366 82	....	63,366 82	22,480,128	2,319 26	.103
Blackstone Mutual Fire Ins. Co., Providence, R.I.	43,389 15	....	43,389 15	17,086,783	1,502 36	.088
Boston Mfrs. Mutual Fire Ins. Co., Boston, Mass.	83,017 79	....	83,017 79	28,584,194	4,156 29	.145
Cotton & Woollen Mfrs. Mutual, Boston, Mass.	18,239 15	....	18,239 15	5,822,790	564 50	.097
Enterprise Mutual Fire Ins. Co., Providence, R.I.	27,788 64	....	27,788 64	11,290,755	608 79	.054
Fall River Mutual Fire Ins. Co., Fall River, Mass.	23,257 28	....	23,257 28	9,169,346	480 43	.052
Firemen's Mutual Insurance Co., Providence, R.I.	63,767 41	....	63,767 41	20,877,207	1,933 43	.093
Hope Mutual Fire Insurance Co., Providence, R.I.	18,798 75	....	18,798 75	7,387,254	498 22	.067
Industrial Mutual Fire Ins. Co., Boston, Mass.	9,119 55	....	9,119 55	2,911,394	282 25	.097
Manufacturers Mutual Fire Ins. Co., Providence, R.I.	46,314 39	....	46,314 39	18,817,926	1,014 68	.054
Mechanics Mutual Fire Ins. Co., Providence, R.I.	27,788 65	....	27,788 65	11,290,755	608 79	.054
Mercantile Mutual Fire Ins. Co., Providence, R.I.	20,137 07	....	20,137 07	6,592,802	610 55	.093
Merchants Mutual Fire Ins. Co., Providence, R.I.	26,217 27	....	26,217 27	10,752,737	932 72	.087
Mill Owners Mutual Fire Ins. Co., Chicago, Ill.	9,523 60	....	9,523 60	3,204,372	350 52	.109
Paper Mill Mutual Insurance Co., Boston, Mass.	6,352 69	....	6,352 69	1,889.204	476 50	.252
Philadelphia Mfrs. Mutual Ins. Co., Philadelphia, Pa.	23,721 61	....	23,721 61	8,318,622	569 54	.068

‡In these companies, "Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums written, and assessments levied.

†Includes 1935 assessment.

*Ratio of total management cost (including adjustment expense) to total net premiums earned—18.31%.

**For this class of insurer the columns should read: Cols. 1 to 3, "Premium deposits written"; Col. 4, "Net amount at risk"; Col. 6, "Ratio net losses incurred to net amount at risk (per $1,000)."

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—*Continued*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
****ASSOCIATED NEW ENGLAND FACTORY MUTUALS**	$ c.	$ c.	$ c.	$	$ c.	%
Protection Mutual Fire Ins. Co., Chicago, Ill.	14,285 40	....	14,285 40	4,820,498	525 81	.109
Rhode Island Mutual Fire Ins. Co., Providence, R.I.	46,314 39	....	46,314 39	18,817,926	1,014 68	.054
Rubber Mfrs. Mutual Insurance Co., Providence, R.I.	18,239 15	....	18,239 15	5,822,790	564 50	.097
State Mutual Fire Insurance Co., Providence, R.I.	55,577 28	....	55,577 28	22,582,511	1,217 59	.054
What Cheer Mutual Fire Ins. Co., Providence, R.I.	18,798 74	....	18,798 74	7,387,254	498 22	.067
Worcester Mfrs. Mutual Ins. Co., Worcester, Mass.	21,347 27	....	21,347 27	8,610,300	1,062 15	.123
Totals	713,150 69	....	713,150 69	265,808,303	22,400 57	.084
OTHER MUTUALS						
Central Manufacturers	40,331 26	1,131 37	39,199 89	44,532 54	8,429 32	18.92
Hardware Dealers	98,476 17	6,317 61	92,158 56	91,582 15	40,609 23	44.34
Hardware Mutual	100,017 71	1,716 34	98,301 37	95,214 66	39,444 99	41.43
Indiana Lumbermen's	42,186 90	10,910 38	31,276 52	29,611 63	9,279 19	31.33
Lumber Mutual	41,699 30	1,647 85	40,051 45	38,729 87	21,403 51	55.26
Lumbermen's Mutual	25,396 55	1,209 03	24,187 52	24,016 93	9,637 17	40.12
Mill Owners	110,209 19	10,576 08	99,633 11	99,330 88	26,289 13	26.46
Minnesota Implement	105,399 96	6,187 19	99,212 77	95,783 86	39,430 88	41.17
Northwestern Mutual	221,627 45	42,573 17	179,054 28	176,056 97	58,075 22	32.99
Pennsylvania Lumbermen's	34,420 99	7,546 88	26,874 11	25,650 02	13,384 89	52.18
Union Mutual Fire	13,420 36	4,412 27	9,008 09	11,716 76	2,857 13	24.38
United Mutual	74,281 32	19,536 40	54,744 92	50,403 73	16,599 54	32.93
Totals	907,467 16	114,764 57	792,702 59	782,630 00	266,440 20	34.04
CASH MUTUALS (Without Share Capital)						
Economical	315,746 86	40,630 10	275,116 76	263,323 92	78,601 81	29.84
Gore District	342,749 66	46,256 44	296,493 22	288,802 72	107,960 76	37.38
Millers National	69,959 44	12,255 57	57,703 87	60,356 36	20,677 20	34.26
Perth	241,104 51	61,932 10	179,172 41	181,984 51	71,468 13	39.27
Portage La Prairie	136,308 41	−146 03	136,454 44	116,576 84	81,104 12	69.57
Waterloo	314,983 68	59,915 89	255,067 79	254,082 69	103,004 01	40.53
Wawanesa	417,782 14	....	417,782 14	354,677 20	179,396 17	50.58
Totals	1,838,634 70	220,844 07	1,617,790 63	1,459,804 24	642,212 20	43.99
CASH MUTUALS (With Share Capital)						
Commerce Mutual	114,586 91	3,909 33	110,677 58	95,422 89	35,220 68	36.91
Stanstead and Sherbrooke	115,699 68	16,278 43	99,421 25	83,842 87	35,610 36	42.47
Totals	230,286 59	20,187 76	210,098 83	179,265 76	70,831 04	39.51
RECIPROCAL EXCHANGES						
Affiliated Underwriters	17,829 80	4,629 42	13,200 38	14,856 49	4,339 56	29.21
American Exchange Underwriters	1,884 74	....	1,884 74	3,420 52	170 00	4.96
Canadian Reciprocal Underwriters	8,710 11	....	8,710 11	7,691 80	6,081 25	79.06
Canners Exchange Subscribers	41,539 40	....	41,539 40	38,179 36	75,856 02	198.68
Fireproof Sprinklered	2,574 33	37 47	2,536 86	4,610 70	571 50	12.40
Individual Underwriters	25,665 80	693 38	24,972 42	23,836 82	4,864 00	20.41
Inter-Insurers Exchange	421 61	....	421 61	471 96	25 00	5.28
Lumbermen's Underwriting Alliance	114,118 28	....	114,118 28	118,673 82	43,137 47	36.35
Mfg. Lumbermen's Underwriters	30,753 34	4,762 83	25,990 51	19,268 16	14,724 86	76.42
Metropolitan Inter-Insurers	15,562 66	489 37	15,073 29	12,805 38	8,209 30	64.11
New York Reciprocal Underwriters	14,873 34	412 21	14,461 13	15,576 39	1,319 53	8.47
Tornado Inter-Insurance Exchange	520 20	....	520 20	526 87	....	.....
Underwriters Exchange	1,837 76	....	1,837 76	1,933 74	125 00	6.47
Warner Reciprocal Insurers	737 57	....	737 57	388 04	....	.....
Totals	277,028 94	11,024 68	266,004 26	262,240 05	159,423 49	60.79
NON-MARINE UNDERWRITERS AT LLOYDS	194,279 64	....	194,279 64	127,297 97	57,648 04	45.27

**For this class of insurer the columns should read: Cols. 1 to 3, "Premium deposits written"; Col. 4, "Net amount at risk"; Col. 6, "Ratio net losses incurred to net amount at risk (per $1,000)."

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—*Concluded*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Recapitulation	$ c.	$ c.	$ c.	$ c.	$ c.	%
Joint Stock Companies	18,295,340 36	4,934,137 53	13,361,202 83	13,331,547 27	4,630,208 08	34.73
Mutual Insurance Corporations:						
(a) Farmers' Mutuals	1,707,349 05	102,318 35	1,605,030 70	1,598,002 54	972,707 67	60.87
(b) Associated New England Factory Mutuals	713,150 69	....	713,150 69	*	22,400 57	.....
(c) Other Mutuals	907,467 16	114,764 57	792,702 59	782,630 00	266,440 20	34.04
Cash Mutual Insurance:						
(a) Without Share Capital	1,838,634 70	220,844 07	1,617,790 63	1,459,804 24	642,212 20	43.99
(b) With Share Capital	230,286 59	20,187 76	210,098 83	179,265 76	70,831 04	39.51
Reciprocal Exchanges	277,028 94	11,024 68	266,004 26	262,240 05	159,423 49	60.79
Lloyds	194,279 64	....	194,279 64	127,297 97	57,648 04	45.27

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*"Net premiums earned" was not calculated. The ratio of net losses incurred to net amount at risk was .084 per $1,000.

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1935

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratios net losses incurred to net premium earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
Aetna Casualty	.....	.....	.....	.....	.....	.....
Alliance Assurance	26,840 96	.....	26,840 96	29,995 42	25,381 71	84.62
Alliance Insurance	1,131 56	245 42	886 14	1,556 53	4,281 57	275.07
American Alliance	327 44	.....	327 44	301 91	317 85	105.28
American Automobile Fire	82,532 41	.....	82,532 41	84,746 84	29,918 04	35.30
American Automobile Insurance	322,947 18	.....	322,947 18	328,096 50	228,484 81	69.64
American Home Fire	40,167 10	.....	40,167 10	30,989 00	24,403 32	78.74
American Insurance	1,423 84	.....	1,423 84	1,282 57	176 22	13.73
Anglo-Scottish Insurance	44,523 38	16,391 72	28,131 66	29,105 73	16,225 74	55.75
Atlas Assurance	27,372 43	.....	27,372 43	25,588 75	19,218 67	75.11
British America Assurance	66,484 82	481 64	66,003 18	68,248 06	29,404 24	43.08
British Canadian	13,217 58	98 72	13,118 86	13,788 37	4,985 37	36.16
British Crown	.....	.....	.....	.....	−102 92	.....
British Empire	41,972 10	295 36	41,676 74	43,266 31	21,609 42	49.95
British General	4,719 46	.....	4,719 46	4,671 21	1,963 79	42.04
British Law	1,625 52	.....	1,625 52	996 86	353 87	35.50
British Oak	26,491 24	.....	26,491 24	25,693 49	21,654 51	84.28
British Traders	35,487 06	6,760 13	28,726 93	27,250 67	9,662 24	35.46
Caledonian Insurance	2,970 07	.....	2,970 07	2,668 38	1,188 20	44.52
Camden Fire	2,645 71	323 51	2,322 20	2,377 19	3,003 59	126.42
Canada Accident & Fire	52,534 44	.....	52,534 44	51,852 94	36,551 45	70.49
Canada Security	26,030 68	.....	26,030 68	25,462 19	14,585 11	57.28
Canadian Fire Insurance	59,706 28	462 24	59,244 04	61,093 00	23,481 55	38.43
Canadian General Insurance	179,248 02	1,581 00	177,667 02	171,119 86	110,266 43	64.43
Canadian Indemnity	60,761 31	522 15	60,239 16	58,835 46	33,030 42	56.14
Canadian Surety	34,402 37	1,327 28	33,075 09	34,181 58	13,606 17	39.81
Car & General	5,134 99	13 88	5,121 11	5,609 56	1,507 91	26.88
Casualty Co. of Canada	45,484 68	958 62	44,526 06	46,184 00	22,324 47	48.34
Central Insurance	4,009 57	4,009 57	.....	.....	.....	.....
Century Insurance	67,901 68	39,488 68	28,413 00	29,386 57	16,225 74	55.21
Commercial Union	23,439 40	95 56	23,343 84	23,363 61	18,964 24	81.17
Consolidated Fire & Casualty	85,636 45	.....	85,636 45	81,361 27	43,059 24	52.92
Continental Casualty	27,279 56	132 78	27,146 78	33,821 52	28,318 69	83.73
Cornhill Insurance	44,027 39	.....	44,027 39	41,931 80	21,212 21	50.59
County Fire	827 77	762 28	65 49	62 31	63 07	101.22
Dominion of Canada General	266,982 65	3,151 23	263,831 42	271,184 06	138,886 89	51.21
Dominion Fire	88,373 54	75,900 41	12,473 13	10,366 13	4,126 34	39.81
Employers' Liability	238,600 85	154 22	238,446 63	249,339 04	86,415 13	34.65
Federal Insurance	28,812 66	.....	28,812 66	26,182 84	21,145 55	80.76
Fidelity of Canada	44,921 22	2,365 06	42,556 16	41,420 13	24,040 76	58.04
Fire Association of Philadelphia	247 25	.....	247 25	233 40	18 85	8.08
First National	3,034 32	3,034 32	.....	.....	.....	.....
Fonciere Fire	.....	.....	.....	.....	.....	.....
Fonciere Transport & Accident	124,662 86	1,701 10	122,961 76	99,489 91	74,935 52	75.32
Franklin Fire	336 95	.....	336 95	248 78	524 97	211.01
General Accident	217,360 86	.....	217,360 86	207,191 75	174,734 30	84.33
General Accident, Fire & Life	41,935 39	.....	41,935 39	37,190 97	21,593 37	58.06
General Casualty of America	36,422 77	.....	36,422 77	29,506 96	23,317 64	79.02
General Casualty of Paris	20,221 46	58 55	20,162 91	21,212 74	6,496 59	30.62
General Exchange	305,338 24	.....	305,338 24	289,105 04	176,882 80	61.18
General Insurance of America	13,245 33	.....	13,245 33	10,049 97	3,047 09	30.32
Glens Falls	132,076 58	.....	132,076 58	115,728 27	41,694 72	36.03
Globe Indemnity	204,800 17	117,497 55	87,302 62	92,141 52	46,612 33	50.59
Great American Indemnity	8,203 92	.....	8,203 92	8,182 95	19,893 29	243.11
Great American Insurance	3,274 39	392 93	2,881 46	2,749 73	2,772 57	100.83
Guardian Insurance of Canada	47,551 60	1,133 77	46,417 83	43,486 67	46,349 67	106.58
Guildhall Insurance	94,051 18	.....	94,051 18	102,216 31	103,889 85	101.64
Halifax Fire	89,351 80	4,406 95	84,944 85	88,253 62	30,131 41	34.14
Hand-in-Hand	4,753 80	.....	4,753 80	5,398 25	1,832 86	33.95
Hartford Accident & Indemnity	51,612 06	.....	51,612 06	48,457 22	27,121 65	55.97
Hartford Fire	6,934 91	.....	6,934 91	7,026 38	1,261 12	17.95
Home Insurance	36,886 92	.....	36,886 92	37,633 59	23,351 61	62.05
Homestead Fire	31,833 89	.....	31,833 89	22,748 93	18,314 09	80.50
Hudson Bay	11,444 68	11,444 68	.....	.....	.....	.....
Imperial Guarantee & Accident	32,299 66	234 44	32,065 22	33,000 06	14,386 20	43.59
Imperial Insurance Office	7,436 74	4 24	7,432 50	10,211 87	6,848 47	67.06
Indemnity Insurance of N.A.	25,621 37	6,544 67	19,076 70	28,612 05	23,827 23	83.27
Insurance Co. of North America	5,246 34	50 80	5,195 54	7,762 37	1,459 30	18.80
Law, Union & Rock	48,889 01	3,057 43	45,831 58	59,900 44	23,847 07	39.81
Legal & General	9,728 28	.....	9,728 28	33,308 68	30,212 55	90.71
Liverpool & London & Globe	96,093 30	42,621 34	53,471 96	54,855 21	24,230 71	44.17
Liverpool-Manitoba	14,933 85	5,613 51	9,320 34	9,771 13	4,867 15	49.81
London Assurance	6,711 74	29 72	6,682 02	6,590 90	1,469 13	22.29
London-Canada	10,322 69	1,048 28	9,274 41	10,849 50	6,153 38	56.71
London & County	145 75	.....	145 75	143 51	.....	.....
London Guarantee & Accident	87,882 69	.....	87,882 69	96,873 67	43,124 94	44.52
London & Lancashire Guar. & Acc.	79,503 90	9,120 70	70,383 20	72,820 48	41,502 82	56.99
London & Lancashire	29,894 87	70 39	29,824 48	29,574 19	31,619 61	106.92
London Provincial Marine & Gen.	5,788 85	3 28	5,785 57	6,843 46	861 42	12.58
London & Scottish	4,068 69	.....	4,068 69	4,257 42	−241 76	.....
Marine Insurance	1,973 14	1,073 50	899 64	974 97	580 42	59.53

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1935—*Concluded*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	%
Maryland Casualty	12,663 93	....	12,663 93	14,241 98	5,468 96	38.40
Merchants Casualty	115,389 95	....	115,389 95	111,758 08	40,090 83	35.87
Merchants Fire	7,676 40	103 82	7,572 58	7,254 77	1,415 07	19.50
Merchants Marine	430 64	....	430 64	349 45	−96 32	.....
Mercury	634 50	....	634 50	667 39	23 43	3.51
Metropolitan Casualty of N.Y.	75,784 76	....	75,784 76	62,177 99	56,314 72	90.57
Motor Union Insurance	15,295 61	331 97	14,963 64	17,331 43	13,134 02	75.78
National-Ben Franklin	1,391 61	....	1,391 61	1,142 97	1,192 82	104.36
National Liberty	158 10	....	158 10	94 86	....	.....
National Union Fire	1,318 05	....	1,318 05	1,616 55	438 66	27.13
Newark Fire	14,134 90	7,162 33	6,972 57	7,383 14	3,121 15	42.27
New Hampshire Fire	1.586 04	....	1,586 04	1,634 47	1,100 27	67.32
New York Underwriters Insurance	....	−33 60	33 60	51 96	....	.....
North British & Mercantile	41,752 09	....	41,752 09	42,046 91	22,148 42	52.68
Northern Assurance	49,661 62	3,281 43	46,380 19	44,865 64	15,415 78	34.35
Northwest Casualty	17,335 80	....	17,335 80	15,727 34	7,881 05	50.11
Northwestern National	3,499 61	....	3,499 61	3,037 29	3,001 36	98.82
Norwich Union Fire	125,435 88	....	125,435 88	133,078 05	83,515 44	62.76
Occidental Fire	3,403 34	170 17	3,233 17	4,524 68	−1,685 02	.....
Ocean Accident & Guarantee	137,742 99	5,768 73	131,974 26	141,697 23	51,850 96	36.59
Pacific Coast Fire	34,680 74	6,830 39	27,850 35	28,937 46	16,225 74	56.07
Palatine Insurance	4,586 38	26 12	4,560 26	5,071 40	3,795 10	74.83
Patriotic Assurance	61 96	....	61 96	201 73	2 03	1.01
Pearl Assurance	25,514 74	....	25,514 74	23,828 02	10,894 61	45.72
Phoenix Assurance	27,541 29	....	27,541 29	25,995 49	10,536 90	40.53
Pilot	562,168 08	858 60	561,309 48	546,312 73	387,860 64	71.00
Providence-Washington	1,863 30	....	1,863 30	2,027 55	−290 14	.....
Provident Assurance	224,938 78	63,711 93	161,226 85	173,012 71	178,907 45	103.41
Provincial Insurance	43,966 43	....	43,966 43	42,982 07	23,148 09	53.86
Prudential Assurance	61,464 06	725 38	60,738 68	53,974 21	41,301 58	76.52
Queen	10,877 75	2,494 63	8,383 12	8,896 30	3,745 79	42.10
Railway Passengers	25,057 88	93 20	24,964 68	27,133 26	13,538 05	49.89
Rhode Island	106 75	....	106 75	66 61	....	.....
Royal Exchange	30,833 38	891 43	29,941 95	31,545 97	13,761 46	43.62
Royal Insurance	266,679 94	158,583 28	108,096 66	114,198 75	56,953 18	49.87
St. Paul Fire & Marine	38,043 70	....	38,043 70	41,997 13	18,797 79	44.76
St. Paul Mercury Indemnity	2,819 41	....	2,819 41	2,636 63	−94 75	.....
Scottish Metropolitan	17,639 54	....	17,639 54	18,555 57	6,767 93	36.47
Scottish Union & National	16,133 35	....	16,133 35	14,823 17	9,501 99	64.10
Security Insurance of New Haven	1,970 83	....	1,970 83	1,694 89	1,172 87	69.20
Sentinel Fire	....	....	....	....	....	.....
Southern	13,721 77	4,344 54	9,377 23	9,701 91	5,408 63	55.75
Springfield Fire & Marine	....	....	....	....	....	.....
Sun Insurance Office	29,260 61	167 75	29,092 86	29,307 23	17,461 67	59.58
Toronto General	157,727 40	515 79	157,211 61	160,529 32	73,771 31	45.96
Travelers Fire	16,380 54	....	16,380 54	17,374 92	3,988 39	22.95
Travelers Indemnity	106,693 76	....	106,693 76	113,206 04	32,770 13	28.95
Union Assurance	16,772 95	10 50	16,762 45	16,644 38	4,739 03	28.47
Union Fire, Accident & General	102,452 46	....	102,452 46	83,229 58	71,218 93	85.56
Union of Canton	87,337 84	13,352 17	73,985 67	76,842 28	37,730 49	49.10
Union Marine & General	12,943 50	....	12,943 50	12,050 41	2,709 24	22.48
United British	19,269 72	1,238 44	18,031 28	17,875 58	17,997 34	100.68
United States Fidelity & Guaranty	28,746 69	88 84	28,657 85	34,273 00	31,245 54	91.17
United States Guarantee	5,003 94	....	5,003 94	4,758 44	1,119 91	23.53
Wellington Fire	136,126 25	9,766 41	126,359 84	122,795 82	65,356 24	53.22
Western Assurance	138,828 98	1,737 20	137,091 78	138,110 67	66,577 83	48.21
Westminster Fire Office	1,299 90	1,299 90	....	....	....	.....
World Marine & General	31,533 07	15,766 54	15,766 53	15,632 65	7,413 33	47.42
Yorkshire Insurance	38,681 95	336 60	38,345 35	38,640 90	25,800 33	66.76
Zurich Gen. Acc. & Liability	92,528 30	....	92,528 30	90,987 06	75,231 20	82.68
MUTUALS						
Central Manufacturers	26,507 67	....	26,507 67	28,637 60	4,847 94	16.92
Hardware Dealers	1,655 80	....	1,655 80	1,719 39	177 16	10.30
Hardware Mutual	1,655 80	....	1,655 80	1,719 39	177 16	10.30
Lumbermen's Mutual Casualty	145,537 49	....	145,537 49	149,698 29	55,496 80	37.07
Lumbermen's Mutual Insurance	69 08	....	69 08	108 65	....	.....
Minnesota Implement	1,655 80	....	1,655 80	1,719 39	177 16	10.30
Northwestern Mutual	25,436 47	....	25,436 47	23,145 65	7,049 42	30.46
Portage La Prairie	−5,777 39	....	−5,777 39	26,446 31	37,615 30	142.23
Wawanesa Mutual	131,116 01	....	131,116 01	117,967 48	85,192 59	72.21
OTHER						
Non-Marine Underwriters at Lloyds	216,787 62	....	216,787 62	136,208 62	91,635 25	67.27
Totals	7,681,315 66	664,288 10	7,017,027 56	6,963,889 62	4,123,232 78	59.21

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
Aetna Life	344 20	....	344 20	362 31	50 00	13.80
Alliance Assurance	3,198 91	280 32	2,918 59	2,909 31	2,046 22	70.33
Anglo-Scottish	....	....	....	....	....	....
Atlas Assurance	....	....	....	....	....	....
British America	5,868 22	263 26	5,604 96	5,250 47	1,672 66	31.86
British Canadian	1,958 18	....	1,956 18	1,758 85	184 00	10.46
British Empire	3,383 42	18.10	3,365 32	3,066 66	657 49	21.44
British North Western	3,684 92	66 67	3,618 25	3,040 39	229 60	7.55
Canada Accident & Fire	19,728 17	2,572 49	17,155 68	17,850 80	6,237 81	34.94
Canada Security	4,014 44	179 20	3,835 24	3,368 65	1,890 82	56.13
Canadian Fire	1,979 07	....	1,979 07	2,085 78	397 63	19.07
Canadian General	1,405 67	−6 66	1,412 33	547 14	1,858 89	339.74
Canadian Indemnity	4,815 40	1,979 07	2,836 33	2,895 53	551 79	19.05
Canadian Surety	....	....	....	....	....	....
Car & General	1,823 74	135 97	1,687 77	1,610 66	329 23	20.44
Casualty Co. of Canada	22,135 34	1,143 35	20,991 99	20,127 29	15,639 73	77.70
Century Insurance	4,338 85	....	4,338 85	3,898 15	−860 82	....
Commercial Union	2,923 51	516 27	2,407 24	2,240 16	623 39	27.83
Confederation	3,115 62	....	3,115 62	3,011 62	1,000 00	33.20
Consolidated Fire	1,263 60	....	1,263 60	1,464 67	301 42	20.58
Continental Casualty	109,699 86	260 59	109,439 27	106,186 93	34,121 89	32.13
Dominion of Canada General	122,748 93	7,522 75	115,226 18	120,648 83	46,568 59	38.60
Dominion Fire	628 10	628 10	....	....	....	....
Employers' Liability	122,307 31	491 28	121,816 03	124,885 44	52,038 00	41.66
Fidelity Insurance of Canada	10,717 56	5,473 34	5,244 22	4,671 36	4,177 91	87.29
Fidelity & Casualty of New York	509 14	....	509 14	558 58	....	....
Fonciere Transport	11,598 58	167 73	11,430 85	10,551 90	6,137 16	58.16
General Accident of Canada	56,095 15	1,931 35	54,163 80	53,445 67	34,916 04	65.32
General Accident, Fire & Life	16,973 84	319 63	16,654 21	15,407 07	7,661 91	49.73
General Casualty of Paris	8,985 50	135 18	8,850 32	8,805 00	−1,125 16	....
Globe Indemnity	53,120 80	28.726 28	24,394 52	25,057 21	6,491 04	25.90
Guardian Insurance of Canada	24,869 10	196 43	24,672 67	20,254 37	8,848 60	43.68
Guildhall	2,072 17	60 90	2,011 27	1.878 93	2,702 00	143.80
Hartford Accident & Indemnity	3,876 70	196 39	3,680 31	3,820 16	1,749 75	45.80
Hudson Bay	120 50	120 50	....	....	....	....
Imperial Guarantee & Accident Co.	40,321 04	1,215 71	39,105 33	38,953 34	9,176 41	23.56
Imperial Insurance Office	3,638 75	....	3,638 75	3,564 51	2,805 99	78.72
Indemnity Ins. of North America	6,918 73	77 00	6,841 73	7,275 24	4,754 54	65.35
Law, Union & Rock	10,547 94	318 13	10,229 81	10,004 60	4,513 07	45.11
Legal & General	1,097 52	2 00	1,095 52	730 62	1,550 00	212.15
Liverpool & London & Globe	8,207 15	5,001 60	3,205 55	3,264 93	720 56	22.07
London Guarantee & Accident	26,554 69	126 67	26,428 02	28,710 78	12,560 81	43.75
London & Lancashire G. & A.	26,281 73	2,674 36	23,607 37	23,510 12	25,960 58	110.42
London & Provincial	3,833 65	....	3,833 65	3,805 06	2,596 62	68.24
London & Scottish	525 00	3 00	522 00	555 42	1,239 50	223.33
Maryland Casualty	7,796 60	22 78	7,773 82	7,601 39	5,325 49	70.06
Metropolitan Casualty	2,427 15	....	2,427 15	2,266 88	593 58	26.18
Motor Union	1,905 57	35 00	1,870 57	1,855 85	858 92	46.28
North American Accident	1,041 61	11 04	1,030 57	1,131 59	161 56	14.28
North British & Mercantile	10,611 38	....	10,611 38	10,118 87	3,066 98	30.31
Northern Assurance	9,395 31	3,410 33	5,984 98	6,077 45	9,451 61	155.53
Norwich Union	28,505 00	2,176 07	26,328 93	25,905 73	11,403 01	44.02
Occidental Fire	1,442 74	235 48	1,207 26	1,330 52	1,181 19	88.78
Occidental Life	4,567 98	....	4,567 98	4,491 11	2,943 22	65.53
Ocean Accident & Guaranete	74,232 85	1,241 24	72,991 61	71,442 01	55,909 89	78.25
Pacific Coast Fire	....	....	....	....	....	....
Pearl Assurance	856 18	210 74	645 44	681 64	2,678 44	....
Phoenix Assurance	4,627 39	....	4,627 39	4,209 67	764 04	18.15
Pilot	391 00	....	391 00	407 51	129 17	31.70
Provident	....	....	....	....	....	....
Prudential Assurance	11,062 86	218 50	10,844 36	9,657 54	2,329 38	24.12
Railway Passengers	....	....	....	....	....	....
Royal Exchange	....	....	....	....	....	....
Royal Insurance	50,562 79	27,158 74	23,404 05	24,136 52	6,143 95	25.45
Scottish Metropolitan	1,822 00	36 32	1,785 68	1,806 83	4,541 80	251.34
Sun Insurance Office	12,099 25	....	12,099 25	9,876 84	5,353 13	54.20
Toronto General	2,464 29	....	2,464 29	1,845 82	920 64	49.87
Travelers Indemnity	....	....	....	....	....	....
Travelers Insurance	124,696 10	....	124,696 10	125,508 73	33,625 53	26.79
Union Assurance Society	3,521 92	126 59	3,395 33	3,588 36	1,552 90	43.28
Union of Canton	21,852 54	7 67	21,844 87	21,622 54	10,003 39	46.26
Union Marine	1,630 08	....	1,630 08	1,528 41	440 63	28.83
U.S. Fidelity & Guarantee	18,028 51	1,334 43	16,694 08	18,344 20	14,897 96	81.18
Western	15,269 18	623 10	14,646 08	13,580 70	5,432 36	40.00
World Marine & General	7,359 20	4,490 75	2,868 45	2,916 89	5,944 74	203.79
Yorkshire	27,653 25	92 20	27,561 05	27,824 23	20,611 93	74.07
Zurich	19,448 77	....	19,448 77	19,485 71	21,110 04	108.33

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

ACCIDENT—*Concluded*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Mutuals	$ c.	$ c.	$ c.	$ c.	$ c.	%
Lumbermen's Mutual Casualty	932 27	....	932 27	969 87	223 82	23.07
Metropolitan Life	78,750 08	....	78,750 08	83,010 97	20,385 00	24.56
Mutual Benefit H. & A.	....	....	....	....	....	.....
Prudential Insurance	883 55	....	883 55	888 50	....	.....
Other						
Lloyds	10,082 32	....	10,082 32	7,098 50	1,275 49	17.97
Totals	1,314,148 42	104,227 94	1,209,920 48	1,203,245 89	552,235 44	45.90

ACCIDENT AND SICKNESS COMBINED

Joint Stock						
Aetna Life	30,257 10	....	30,257 10	30,349 84	17,814 97	58.70
Alliance Ass'ce	1,894 62	....	1,894 62	2,064 67	683 25	33.09
British America	....	....	....	....	....	.....
British Canadian	....	....	....	....	....	.....
British Empire	....	....	....	....	....	.....
British North Western	....	....	....	....	....	.....
Canada Accident	....	....	....	....	....	.....
Canada Security	....	....	....	....	....	.....
Canadian Indemnity	....	....	....	....	....	.....
Car and General	....	....	....	....	....	.....
Casualty of Canada	415 06	....	415 06	415 06	129 00	31.08
Commercial Union	....	....	....	....	....	.....
Confederation Life	41,388 38	6,683 39	34,704 99	33,307 14	22,360 57	67.13
Consolidated Fire	....	....	....	....	....	.....
Continental Casualty	....	....	....	....	....	.....
Dominion of Canada General	5,917 14	....	5,917 14	5,917 14	1,867 06	31.55
Employers' Liability	....	....	....	....	....	.....
Fidelity and Casualty	....	....	....	....	....	.....
Fidelity of Canada	....	....	....	....	....	.....
General Accident of Canada	18,244 35	....	18,244 35	19,302 57	7,830 26	40.56
Gen. Accident, Fire & Life	526 48	....	526 48	518 17	210 64	40.65
Gen. Casualty of Paris	1,207 00	....	1,207 00	1,042 12	920 00	88.28
Globe Indemnity	....	....	....	....	....	.....
Guardian Insurance of Canada	....	....	....	....	....	.....
Guildhall	....	....	....	....	....	.....
Hartford Accident	....	....	....	....	....	.....
Hudson Bay	....	....	....	....	....	.....
Imperial Guarantee	....	....	....	....	....	.....
Imperial Insurance Office	71 50	....	71 50	46 51	7 00	15.05
Indemnity of North America	....	....	....	....	....	.....
Law, Union & Rock	....	....	....	....	....	.....
Legal and General	....	....	....	....	....	.....
Liverpool & London & Globe	....	....	....	....	....	.....
London Guarantee & Accident	20,007 42	....	20,007 42	18,934 45	8,484 82	44.81
London & Lancashire Guarantee	....	....	....	....	....	.....
London Life	134,392 08	15,878 33	118,513 75	117,559 75	79,539 94	67.66
London & Provincial	2,911 86	....	2,911 86	2,947 09	2,228 54	75.61
London & Scottish	....	....	....	....	....	.....
Loyal Protective Insurance	126,442 41	....	126,442 41	125,640 83	66,106 70	52.62
Maryland Casualty	....	....	....	....	....	.....
Merchants Casualty	81,200 15	1,075 34	80,124 81	80,587 34	49,645 54	61.64
Metropolitan Life (Mutual)	213,061 14	....	213,061 14	210,889 24	119,397 00	56.62
Mutual Benefit H. & A. (Mutual)	26,203 51	....	26,203 51	23,847 53	4,492 00	18.84
North American Accident	23,000 78	....	23,000 78	23,000 78	7,200 02	31.30
North British & Mercantile	....	....	....	....	....	.....
Northern Ass'ce	....	....	....	....	....	.....
Norwich Union	....	....	....	....	....	.....
Occidental Fire	....	....	....	....	....	.....
Occidental Life	....	....	....	....	....	.....
Ocean Accident	....	....	....	....	....	.....
Phoenix of London	....	....	....	....	....	.....
Pilot	....	....	....	....	....	.....
Protective Association	201,286 68	....	201,286 68	202,442 71	136,360 55	67.35
Provident	10,067 59	607 51	9,460 08	12,872 53	13,839 56	107.51
Prudential Ass'ce	9,893 43	....	9,893 43	9,657 14	8,809 38	90.85
Prudential Insurance (Mutual)	....	....	....	....	....	.....
Railway Passengers'	18,998 29	....	18,998 29	18,740 47	10,723 83	57.22

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

ACCIDENT AND SICKNESS COMBINED—*Concluded*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
Royal Exchange	7,851 02	1,282 46	6,568 56	6,045 05	3,365 35	55.67
Royal Guardians (Mutual)						
Royal Insurance						
Scottish Metropolitan						
Sun Insurance Office	205 50		205 50	220 49	459 98	208.62
Travelers Insurance						
Union Assurance						
Union of Canton						
Union Marine						
United States Fidelity						
Western Ass'ce						
World Marine & General						
Yorkshire	14,930 17		14,930 17	15,393 87	7,495 57	65.08
Zurich						
Totals	990,373 66	25,527 03	964,846 63	961,742 49	569,971 33	59.26

AIRCRAFT

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Net premiums earned	Net losses incurred	Ratio
British America	6 00		6 00	2 00		
Continental Insurance	160 36		160 36	246 91		
Fidelity & Casualty of New York	1,286 56		1,286 56	1,077 98		
Fidelity of Canada						
Great American Indemnity	561 05		561 05	1,757 66		
Great American Insurance	1,742 95		1,742 95	2,140 58		
Hartford Accident						
Hartford Fire						
Imperial Guarantee				3 34		
Insurance Co. of North America	23 62		23 62	12 73		
Lloyds	27,741 76		27,741 76	17,492 70	21,845 35	124.88
London Guarantee	420 00		420 00	252 00		
London & Lancashire Ins. Co.	71 50		71 50	40 76		
Marine Insurance	329 55	197 49	132 06	215 97	546 62	253 10
Maryland Casualty						
National Fire of Hartford						
New York Underwriters						
Pilot						
Travelers Fire						
United States Fidelity						
United States Fire						
Westchester						
Western Ass'ce				4 20		
Totals	32,343 35	197 49	32,145 86	23,246 83	22,391 97	96.32

BOILER AND MACHINERY

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Net premiums earned	Net losses incurred	Ratio
Boiler Inspection	177,525 57		177,525 57	175,014 39	19,742 30	11.28
British Canadian	139 94	133 84	6 10	9 39		
Canada Accident	1,068 97	1,068 97				
Dominion of Canada General	8,485 75	8,461 46	24 29			
Employers' Liability	16,156 15		16,156 15	20,012 75	878 02	4.38
Fidelity & Casualty of New York	460 64		460 64	1,135 27		
General Accident of Canada	74,477 24		74,477 24	75,821 70	16,425 91	21.66
Globe Indemnity	5,032 02	739 04	4,292 98	4,681 14		
Guardian Insurance of Canada	2,467 66		2,467 66	−3,146 18		
Hudson Bay						
Liverpool & London & Globe	932 60	293 52	639 08	755 42		
Lloyds	608 81		608 81	480 35		
London Guarantee	115 71		115 71	724 31		
London & Provincial				39 40		
Maryland Casualty	6,524 20		6,524 20	9,065 05	4,925 00	54.33
Northern Assurance	842 07	842 07				
Ocean Accident & Guarantee	25,789 68	23 59	25,766 09	42,365 04	1,796 33	4.24
Pilot						
Royal Insurance	9,019 32	4,857 23	4,162 09	1,452 02		
Travelers Indemnity	37,946 27		37,946 27	39,917 72	1,811 47	4.54
Western	1,197 64	1,164 75	32 89	−1 11		
World Marine & General	322 58	322 58				
Yorkshire						
Totals	369,112 82	17,907 05	351,205 77	368,326 66	45,579 03	12.37

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

CREDIT

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
American Credit	91,331 83	.....	91,331 83	86,936 14	33,434 07	38.46
National Surety	.....	.....	.....	.....	.....	.....
Totals	91,331 83	.....	91,331 83	86,936 14	33,434 07	38.46

EMPLOYERS' LIABILITY

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Aetna Life	315 60	.....	315 60	231 27	.....	.....
Atlas Assurance	.....	.....	.....	.....	.....	.....
Alliance Assurance	.....	.....	.....	.....	.....	.....
British America	81 33	.....	81 33	622 52	100 00	16.06
British Canadian	25 00	.....	25 00	14 98	.....	.....
British Empire	12 75	.....	12 75	11 15	.....	.....
British Northwestern Fire	374 18	.....	374 18	362 63	201 50	55.57
Canada Accident	334 10	.....	334 10	261 71	511 30	195.37
Canada Security	47 25	.....	47 25	43 78	.....	.....
Canadian General	1,057 28	.....	1,057 28	1,181 82	−100 00	.....
Canadian Indemnity	1,160 41	.....	1,160 41	2,199 35	106 00	4.81
Canadian Surety	79 19	.....	79 19	59 98	5 00	8.33
Car & General	29 76	.....	29 76	18 17	.....	.....
Casualty Co. of Canada	267 50	.....	267 50	192 09	.....	.....
Consolidated Fire	.....	.....	.....	.....	.....	.....
Continental Casualty	709 30	.....	709 30	502 75	6 00	1.19
Dominion of Canada General	1,230 32	208 07	1,022 25	911 52	478 00	52.43
Employers' Liability	.....	.....	.....	.....	.....	.....
Fidelity Casualty of New York	235 53	.....	235 53	225 75	.....	.....
Fidelity Insurance of Canada	.....	.....	.....	.....	.....	.....
Fonciere Transport	1,496 52	2 27	1,494 25	895 02	1,032 75	115.38
General Accident of Canada	10,276 47	267 94	10,008 53	11,237 50	9,351 80	83.21
General Accident, Fire & Life	319 05	16 50	302 55	249 31	105 58	42.35
General Casualty of Paris	367 58	.....	367 58	336 85	.....	.....
Globe Indemnity	13,848 73	8,542 44	5,306 29	5,960 83	7,653 73	128.40
Guardian Insurance of Canada	4,233 37	.....	4,233 37	2,667 03	1,104 50	41.41
Guildhall	25 00	.....	25 00	15 79	.....	.....
Hartford Accident & Indemnity	6,746 55	.....	6,746 55	6,828 57	81 78	1.20
Hudson Bay	21 88	21 88	.....	.....	.....	.....
Imperial Guarantee & Accident	115 83	22 44	93 39	231 55	50 00	21.59
Imperial Insurance Office	.....	.....	.....	.....	.....	.....
Indemnity Ins. of North America	6 00	.....	6 00	6 85	.....	.....
Law, Union & Rock	4,479 97	.....	4,479 97	4,012 58	1,243 38	30.99
Liverpool & London & Globe	1,441 46	1,058 29	383 17	606 23	850 19	140.24
Lloyds	988 37	.....	988 37	735 74	.....	.....
London Guarantee & Accident	763 02	.....	763 02	702 09	8,295 22	1,181.50
London & Lancashire Guar. & Acc.	1,518 41	144 43	1,373 98	1,440 15	53 50	3.72
London & Provincial	37 50	.....	37 50	32 50	.....	.....
London & Scottish	326 72	.....	326 72	322 64	.....	.....
Maryland Casualty	165 18	.....	165 18	54 94	.....	.....
Merchants Casualty	.....	.....	.....	.....	.....	.....
Metropolitan Casualty	.....	.....	.....	.....	.....	.....
North British & Mercantile	995 39	.....	995 39	964 97	.....	.....
Northern Assurance	2,385 49	.....	2,385 49	2,587 80	1,706 15	65.92
Norwich Union	1,407 47	45 50	1,361 97	1,205 86	404 41	33.54
Ocean Accident & Guarantee	2,343 05	.....	2,343 05	2,543 30	16 00	.62
Phoenix of London	669 26	.....	669 26	485 42	.....	.....
Pilot	466 57	.....	466 57	266 48	.....	.....
Provident Assurance	.....	.....	.....	.....	.....	.....
Prudential Assurance	1,457 95	.....	1,457 95	1,025 08	782 27	76.31
Railway Passengers	89 09	.....	89 09	150 12	−165 00	.....
Royal Exchange	338 09	29 76	308 33	215 64	.....	.....
Royal Insurance	10,924 04	5,895 88	5,028 16	5,638 28	7,244 82	128.49
Scottish Metropolitan	43 90	−7 70	51 60	36 28	.....	.....
Sun Insurance Office	374 25	3 50	370 75	342 40	.....	.....
Toronto General	309 46	.....	309 46	298 56	−7 38	.....
Travelers Insurance	11,154 99	.....	11 154 99	10,829 05	27,804 75	256.76
Union of Canton	10,944 23	.....	10,944 23	9,737 33	2,433 11	24.99
Union Marine	.....	.....	.....	.....	.....	.....
United States Fidelity	46 00	45 00	1 00	−42 12	−757 06	.....
Western	1,329 75	2 27	1,327 48	1,006 70	256 75	25.50
World Marine & General	4,378 68	2,190 06	2,188 62	2,264 30	1,692 16	74.74
Yorkshire	390 77	.....	390 77	314 01	.....	.....
Zurich	2,743 02	.....	2,743 02	3,220 41	659 10	20.47
Mutual						
Lumbermen's Mutual Casualty	.....	.....	.....	.....	.....	.....
Totals	105,928 56	18,488 53	87,440 03	86,265 51	73,196 42	84.85

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

GUARANTEE

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	$ c.	$ c.	$ c.	$ c.	$ c.	%
Aetna Casualty	399 17	.....	399 17	399 17	158 48	39.70
Alliance Assurance	3,254 47	210 27	3,044 20	3,852 40	1,428 87	37.09
American Surety	8,622 07	.....	8,622 07	8,901 41	239 52	26.91
British America	7,918 58	2,251 04	5,667 54	5,295 46	1,040 44	19.65
British Canadian	275 87	.....	275 87	213 81	−50 00	.....
British Empire	845 25	100 00	745 25	604 52	.....	.....
Canada Accident & Fire	5,473 79	1,172 96	4,300 83	4,251 46	136 85	3.22
Canada Security	1,449 61	78 62	1,370 99	1,176 61	142 90	12.14
Canadian Fire	4,113 82	.....	4,113 82	3,171 36	420 38	13.25
Canadian General	77,410 10	26,257 07	51,153 03	46,704 07	2,084 10	4.46
Canadian Indemnity	36,008 24	7,171 04	28,837 20	26,168 12	4,454 11	17.02
Canadian Surety	69,017 21	15,612 98	53,404 23	58,937 76	11,854 74	20.11
Casualty Co. of Canada	4,150 89	273 38	3,877 51	3,999 23	4,996 22	124.93
Century Insurance	2,290 04	100 00	2,190 04	1,911 51	604 42	31.62
Consolidated Fire	5,301 50	1,667 26	3,634 24	2,913 26	−20 65	.....
Dominion of Canada General	100,063 42	14,647 48	85,415 94	88,074 33	30,155 60	34.24
Employers' Liability	56,665 37	6,021 28	50,644 09	48,660 24	8,013 23	16.46
Fidelity & Casualty of New York	−116 41	.....	−116 41	141 78	.....	.....
Fidelity Insurance of Canada	74,852 52	27,150 03	47,702 49	47,313 94	10,958 95	23.16
General Accident of Canada	64,575 55	6,281 81	58,293 74	52,760 32	10,235 83	19.40
General Casualty of Paris	2,393 52	46 00	2,347 52	1,723 35	−565 20	.....
Globe Indemnity	19,630 28	6,740 42	12,889 86	12,550 46	3,738 08	29.78
Grain Insurance	391 49	27 00	364 49	482 69	.....	.....
Guarantee Co. of North America	72,006 27	9,227 40	62,778 87	61,419 14	−1,612 69	.....
Guardian Insurance of Canada	15,996 35	125 00	15,871 35	18,143 24	5,272 40	29.05
Hartford Accident & Indemnity	4,048 17	.....	4,048 17	3,647 48	1,060 00	29.06
Hudson Bay	2,361 94	2,361 94	.....	.....	.....	.....
Imperial Guarantee & Accident	21,421 65	911 08	20,510 57	19,097 91	5,909 69	30.94
Imperial Insurance Office	428 39	68 92	359 47	375 08	03	.....
Indemnity of North America	28,706 27	1,617 58	27,088 69	31,439 30	2,878 35	9.16
International Fidelity	1,372 00	.....	1,372 00	1,371 64	−30 00	.....
Law, Union & Rock	265 00	.....	265 00	276 82	.....	.....
Liverpool & London & Globe	10,385 07	6,019 36	4,365 71	4,161 43	328 23	7.89
Lloyds	19,362 23	.....	19,362 23	16,981 84	100 00	.59
London Guarantee & Accident	50,414 15	6,037 47	44,376 68	44,005 67	8,756 60	19.90
London & Lancashire G. & A.	38,739 29	13,429 26	25,310 03	25,183 90	−23,516 16	.....
London & Provincial	262 00	.....	262 00	276 88	−67 50	.....
Maryland Casualty	8,085 47	121 25	7,964 22	7,976 68	1,666 61	20.89
Metropolitan Casualty	334 50	.....	334 50	282 87	.....	.....
National Surety	24,789 20	950 77	23,838 43	19,992 62	7,781 64	38.93
North British & Mercantile	3,039 77	.....	3,039 77	2,980 31	.....	.....
Northern Assurance	1,868 99	231 99	1,637 00	1,522 60	477 23	31.33
Norwich Union Fire	12,418 63	2,189 68	10,228 95	9,320 39	255 67	2.74
Ocean Accident & Guarantee	30,190 04	7,007 41	23,182 63	23,075 97	6,114 90	26.49
Pearl Assurance	3,434 44	1,203 26	2,231 18	2,207 57	−21 84	.....
Phoenix Assurance, London	12,702 26	.....	12,702 26	14,344 32	.....	.....
Pilot	3,713 14	80 00	3,633 14	3,318 07	216 88	6.53
Provident	156 01	−10 00	166 01	183 74	.....	.....
Prudential Assurance	998 58	12 50	986 08	926 98	1,560 00	168.29
Railway Passengers	841 63	.....	841 63	939 55	−1 72	.....
Royal Exchange	8,933 24	1,334 38	7,598 86	7,636 21	1,238 18	16.21
Royal Insurance	28,476 63	14,707 85	13,768 78	13,255 71	3,638 41	27.45
Scottish Metropolitan	234 40	.....	234 40	291 45	72 53	24.92
Sun Insurance Office	745 06	5 00	740 06	802 06	186 76	23.29
Toronto General	18,804 02	911 04	17,892 98	14,829 21	336 54	2.26
Union of Canton	1,755 64	50 00	1,705 64	2,165 18	1,329 95	61.43
Union Marine & General	1,970 54	.....	1,970 54	1,865 11	439 19	23.55
United States Fidelity	157,506 49	15,264 54	142,241 95	129,868 38	81,994 61	63.13
Western	9,983 08	930 64	9,052 44	8,669 62	−1,525 05	.....
World Marine & General	758 30	492 26	266 04	300 54	7 95	2.64
Yorkshire	1,807 07	1 76	1,805 31	1,644 50	1,739 85	105.79
Totals	1,144,418 67	201,090 98	943,327 69	914,987 23	196,614 11	21.49

HAIL

Joint Stock						
Aetna	.....	.....	.....	.....	.....	.....
Alliance	.....	.....	.....	.....	.....	.....
American Alliance	1,377 25	.....	1,377 25	1,377 25	1,691 47	122.82
American Central	.....	.....	.....	.....	.....	.....
American Insurance	.....	.....	.....	.....	.....	.....

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

HAIL—*Concluded*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
Canada Security	.....	.....	.....	.....	.....	.....
Canadian Fire	.....	.....	.....	.....	.....	.....
Canadian Indemnity	.....	.....	.....	.....	.....	.....
Citizens Insurance	.....	.....	.....	.....	.....	.....
City of New York	.....	.....	.....	.....	.....	.....
Connecticut	.....	.....	.....	.....	.....	.....
Continental Insurance	17,628 30	280 00	17,348 30	17,348 30	21,319 62	122.89
County Fire	275 45	.....	275 45	275 45	338 29	122.81
Equitable Fire & Marine	.....	.....	.....	.....	.....	.....
Fidelity-Phenix	6,835 75	.....	6,835 75	6,835 75	7,716 83	112.89
Firemen's Insurance	.....	.....	.....	.....	.....	.....
First American	3,323 00	.....	3,323 00	3,323 00	790 07	23.77
Franklin Fire	.....	.....	.....	.....	.....	.....
General Casualty of Paris	84,534 70	.....	84,534 70	84,534 70	122,204 42	144.56
Girard	.....	.....	.....	.....	.....	.....
Great American Insurance	26,253 50	14,133 70	12,119 80	12,119 80	14,884 93	122.81
Hartford Fire	.....	.....	.....	.....	.....	.....
Home Insurance	1,769 99	.....	1,769 99	1,769 99	4,218 26	238.32
Homestead	.....	.....	.....	.....	.....	.....
Insurance of North America	.....	.....	.....	.....	.....	.....
London-Canada	.....	.....	.....	.....	.....	.....
London & Lancashire Guarantee	.....	.....	.....	.....	.....	.....
London and Provincial	.....	.....	.....	.....	.....	.....
London & Scottish	.....	.....	.....	.....	.....	.....
Maryland Insurance	.....	.....	.....	.....	.....	.....
Merchants Fire Insurance	.....	.....	.....	.....	.....	.....
Mercury Insurance	.....	.....	.....	.....	.....	.....
Michigan Fire & Marine	.....	.....	.....	.....	.....	.....
National Liberty	.....	.....	.....	.....	.....	.....
New Brunswick	.....	.....	.....	.....	.....	.....
New York Underwriters	.....	.....	.....	.....	.....	.....
Niagara	38 00	.....	38 00	38 00	.....	.....
Norwich Union	.....	.....	.....	.....	.....	.....
Occidental Fire	.....	.....	.....	.....	.....	.....
Phoenix of Hartford	.....	.....	.....	.....	.....	.....
Pilot	.....	.....	.....	.....	.....	.....
Providence-Washington	.....	.....	.....	.....	.....	.....
Reliance	.....	.....	.....	.....	.....	.....
National Liberty	.....	.....	.....	.....	.....	.....
New Brunswick	.....	.....	.....	.....	.....	.....
New York Underwriters	.....	.....	.....	.....	.....	.....
Niagara	.....	.....	.....	.....	.....	.....
Norwich Union	.....	.....	.....	.....	.....	.....
Occidental Fire	.....	.....	.....	.....	.....	.....
Security	.....	.....	.....	.....	.....	.....
Security National	.....	.....	.....	.....	.....	.....
Sentinel	.....	.....	.....	.....	.....	.....
Springfield	.....	.....	.....	.....	.....	.....
Travelers Fire	.....	.....	.....	.....	.....	.....
Westchester	.....	.....	.....	.....	.....	.....
World Fire and Marine	.....	.....	.....	.....	.....	.....
Yorkshire	.....	.....	.....	.....	.....	.....
Totals	142,035 94	14,413 70	127,622 24	127,622 24	173,163 89	135.68

INLAND TRANSPORTATION

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Aetna Insurance	154,762 89	7,231 47	147,531 42	115,834 11	24,162 72	20.86
Alliance Assurance	794 77	.....	794 77	784 25	78 90	10.06
Alliance of Philadelphia	17,808 72	.....	17,808 72	17,667 24	6,543 45	37.04
American Alliance	360 41	71 52	288 89	246 12	63 58	25.83
American Home	.....	.....	.....	.....	.....	.....
Atlas Assurance	3,848 04	.....	3,848 04	2,771 33	244 96	8.84
Automobile	13,119 25	1,247 67	11,871 58	12,029 30	966 20	8.04
British America	20,012 00	5,065 03	14,946 97	15,139 53	5,905 52	39.01
British Canadian	.....	.....	.....	.....	.....	.....
British Empire	.....	.....	.....	.....	.....	.....
British & Foreign	2,830 55	.....	2,830 55	2,544 00	.....	.....
British Northwestern	4,731 74	180 06	4,551 68	4,999 37	1,587 58	31.76
British Oak	242 42	.....	242 42	350 92	56 00	15.96
Canada Security	780 05	75 87	704 18	636 72	694 23	109.03
Canadian Fire	.....	.....	.....	.....	.....	.....
Canadian General	7,568 86	539 17	7,029 69	7,011 47	3,174 36	45.27

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

INLAND TRANSPORTATION—*Continued*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
Canadian Indemnity	1,694 43	112 50	1,581 93	1,418 82	56 67	4.00
Citizens Insurance of New Jersey	....	....	....	....	....	.....
City of New York	....	....	....	....	....	.....
Columbia	8,320 91	8,320 91	....	....	....	.....
Commercial Union	7,858 51	....	7,858 51	7,858 51	68 25	.87
Connecticut Fire	6,503 72	137 70	6,366 02	6,453 23	1,657 05	25.68
Continental Insurance	6,323 59	1,952 46	4,371 13	4,097 89	917 22	22.38
County Fire	57 78	....	57 78	49 72	12 72	25.58
Dominion of Canada General	13,332 40	371 44	12,960 96	12,437 36	7,732 93	62.18
Eaton, T., General	6,771 59	....	6,771 59	6,771 59	126 26	1.86
Equitable Fire	2,669 28	1,396 08	1,273 20	1,290 64	331 40	25.68
Federal Insurance of New Jersey	1,414 88	....	1,414 88	4,957 23	....	.....
Fidelity Phenix Fire	1,957 49	....	1,957 49	1,850 26	79 11	4.28
Fire Association of Philadelphia	16,207 79	1,267 46	14,940 33	13,610 54	5,905 52	37.83
Firemen's Fund Insurance Co.	11,402 76	−10 90	11,413 66	10,946 75	2,308 27	21.09
First American	245 60	....	245 60	293 19	179 81	61.33
Fonciere Transport	....	....	....	....	....	.....
Franklin	2,050 48	....	2,050 48	1,966 48	2,109 26	107.26
General Accident, Fire & Life	2,803 16	....	2,803 16	3,506 14	540 83	15.43
General Casualty of Paris	367 65	....	367 65	375 52	112 34	29.91
General Insurance of America	785 66	....	785 66	1,098 85	341 56	31.08
Glens Falls	10,415 18	1,618 55	8,796 63	8,526 77	5,886 74	69.04
Globe Indemnity	1,561 74	1,561 74	....	....	....	.....
Great American	3,037 61	488 09	2,549 52	2,216 85	559 52	25.24
Guardian Insurance of Canada	2,423 11	95 54	2,327 57	1,725 56	1,389 49	80.52
Hartford Fire	23,912 94	....	23,912 94	23,844 15	5,320 87	22.32
Home	7,149 31	222 92	6,926 39	7,009 64	3,222 01	45.97
Homestead Fire	....	....	....	....	....	.....
Imperial Guarantee & Acc. Co.	....	....	....	....	....	.....
Indemnity Marine	16,024 98	860 13	15,164 85	15,615 91	5,931 55	37.98
Insurance Co. of North America	43,244 59	....	43,244 59	52,433 11	11,867 41	22.63
Legal & General	2,024 73	....	2,024 73	5,190 21	3,380 04	65.12
Liverpool & London & Globe	11,352 81	5,717 92	5,634 89	4,481 53	2,106 85	47.01
Lloyds	8,593 77	....	8,593 77	6,708 69	6,103 21	90.98
London Assurance	4,517 32	−24 86	4,542 18	4,195 78	534 10	12.73
London-Canada	....	....	....	....	....	.....
London Guarantee & Accident	2,301 83	258 62	2,043 21	1,951 52	1,156 62	59.27
London & Lancashire G. & A.	165 90	....	165 90	213 50	47 37	22.19
London & Lancashire Insurance	12,101 07	2,727 46	9,373 61	5,540 01	608 19	10.98
Marine Insurance	13,965 04	....	13,965 04	11,511 57	3,823 32	33.21
Maryland Insurance	....	....	....	....	....	.....
National Fire of Hartford	....	....	....	....	....	.....
National Liberty	122 80	....	122 80	122 80	....	.....
National Union Fire	5,923 25	184 40	5,738 85	5,031 74	2,668 05	53.02
New Brunswick Fire	....	....	....	....	....	.....
New York Underwriters	....	....	....	....	....	.....
Niagara Fire	970 57	....	970 57	1,033 73	383 35	37.08
North British & Mercantile	1,115 85	....	1,115 85	2,163 47	−451 49	.....
North River	....	....	....	....	....	.....
Northern Assurance	935 37	30 00	905 37	997 67	759 20	76.09
Northwestern National	359 87	....	359 87	305 96	1,675 50	547.62
Norwich Union	10,397 92	2,601 94	7,795 98	7,263 95	3,574 08	49.20
Ocean Accident	5,024 13	1,096 01	3,928 12	3,252 28	1,433 60	44.08
Pearl Assurance	3,422 61	....	3,422 61	2,670 48	575 10	21.54
Philadelphia Fire	726 92	....	726 92	1,058 13	52 32	4.94
Phoenix Assurance	2,779 98	59 08	2,720 90	2,756 07	421 79	15.30
Phoenix of Hartford	18,354 65	7,805 27	10,549 38	10,693 92	2,745 96	25.68
Pilot	1,587 29	....	1,587 29	1,600 47	1,003 86	62.72
Providence-Washington	1,304 09	....	1,304 09	1,203 87	1,613 07	133.99
Provident	3,848 59	646 38	3,202 21	3,125 84	1,942 87	62.15
Prudential Assurance Co.	1,381 32	368 67	1,012 65	1,023 35	218 15	21.32
Queen Insurance Co. of America	2,282 34	70 00	2,212 34	2,020 21	764 11	37.82
Railway Passengers	345 00	....	345 00	624 54	233 50	37.39
Royal Exchange	129 90	....	129 90	121 48	....	.....
Royal Insurance	13,626 00	6,704 04	6,921 96	5,809 83	2,559 65	44.06
St. Paul Fire & Marine	40,009 66	100 00	39,909 66	39,360 52	8,337 71	21.18
Scottish Metropolitan	....	....	....	....	....	.....
Sea Insurance	353 71	....	353 71	353 04	63 87	18.09
Standard Marine	....	....	....	....	....	.....
Springfield	6,746 87	1,034 14	5,712 73	4,075 13	2,361 63	57.95
Sun Insurance Office	846 83	....	846 83	868 07	64 00	7.37
Tokio Marine & Fire	15,755 99	639 94	15,116 05	15,769 65	5,905 53	37.45
Toronto General	5,330 78	1,316 54	4,014 24	3,495 07	1,198 46	34.29
Travelers Fire	5,868 73	635 42	5,233 31	5,416 27	1,091 17	20.15
Union Assurance Society	7,941 84	7,788 14	153 70	288 37	15 45	5.36
Union of Canton	26,441 26	....	26,441 26	27,068 50	22,033 99	81.40
Union Marine	12,973 52	7,495 37	5,478 15	4,056 29	1,524 44	37.58
United States Fire	18,354 95	3,426 25	14,928 70	15,607 90	5,905 52	37.84

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

INLAND TRANSPORTATION—*Concluded*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	%
Westchester Fire	14,928 20	....	14,928 20	15,667 01	5,905 52	37.69
Western	130,257 35	92,778 62	37,478 73	44,784 07	11,686 23	26.09
World Fire & Marine	4,435 13	....	4,435 13	5,695 90	1,753 97	30.79
World Marine & General	1,745 37	1,217 49	527 88	579 88	717 81	123.79
Yorkshire	6,997 22	549 29	6,447 93	6,646 41	881 43	13.26
Totals	854,045 17	178,031 54	676,013 63	654,773 75	209,513 39	32.00

LIVE STOCK

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Hartford Live Stock	15,218 41	....	15,218 41	14,393 92	15,388 00	106.91
Indemnity of North America	2,068 98	....	2,068 98	4,382 00	850 00	19.40
Lloyds	4,973 30	....	4,973 30	3,239 00	1,569 65	48.46
Yorkshire	234 42	....	234 42	220 34	....	.....
Totals	22,495 11	....	22,495 11	22,235 26	17,807 65	80.09

MARINE

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Aetna	15,354 00	....	15,354 00	9,308 49	2,618 95	28.14
Agricultural	....	....	....	....	....	.....
Alliance of Philadelphia	2,602 35	....	2,602 35	2,602 35	265 90	10.22
Automobile	10,995 40	288 01	10,707 39	11,053 51	9,000 71	81.43
Boston	852 71	21 99	830 72	636 12	14 75	2.32
British America	106,941 13	71,549 25	35,391 88	30,817 77	15,532 12	50.40
British Canadian	....	....	....	....	....	.....
British Empire	....	....	....	....	....	.....
British & Foreign	1,771 24	21 69	1,749 55	1,677 48	411 92	24.56
British Traders	5,158 83	562 50	4,596 33	4,932 37	3,195 14	64.78
City of New York	....	....	....	....	....	.....
Columbia	1,376 96	1,376 96	....	....	....	.....
Connecticut Fire	....	....	....	....	....	.....
Continental Insurance	....	....	....	....	....	.....
Eagle, Star & British Dominions	10,995 40	288 01	10,707 39	10,809 68	8,210 16	75 95
Federal Insurance	17 50	....	17 50	17 50	....	.....
Fidelity-Phenix Fire of New York	7,566 50	....	7,566 50	7,566 50	5,258 75	69.50
Fire Association of Philadelphia	36,585 81	1,193 20	35,392 61	30,646 12	15,170 12	49.50
Firemen's Fund	16,850 35	6,749 40	10,100 95	9,736 69	4,007 51	41.16
Franklin	5 97	....	5 97	5 97	....	.....
Great American	....	....	....	....	....	.....
Hartford Fire	11,882 29	....	11,882 29	11,882 29	5,961 58	50.17
Home Fire & Marine	974 20	....	974 20	1,141 06	645 98	56.61
Home Insurance	7,383 22	....	7,383 22	7,383 22	226 93	3.07
Homestead	....	....	....	....	....	.....
Imperial Guar. & Accident Co.	....	....	....	....	....	.....
Indemnity Marine	36,425 40	1,027 03	35,398 37	31,586 29	16,331 10	51.70
Insurance Co. of North America	38,200 39	1,488 93	36,711 46	36,711 46	31,261 73	85.16
Liverpool & London & Globe	6,945 49	986 08	5,959 41	5,959 41	563 01	9.45
London Assurance	....	....	....	....	....	.....
Marine Insurance	4,795 01	....	4,795 01	4,786 29	1,020 31	21.32
New Brunswick Fire	....	....	....	....	....	.....
New York Underwriters	....	....	....	....	....	.....
Northern Assurance	187 08	....	187 08	187 08	33 64	17.98
Norwich Union	8,547 60	2,282 40	6,265 20	8,417 05	888 86	10.56
Philadelphia Fire & Marine	....	....	....	....	....	.....
Phoenix of London	6,967 92	6,967 92	....	....	....	.....
Pilot	....	....	....	....	....	.....
Providence-Washington	3,554 41	185 64	3,368 77	3,368 77	274 11	8.14
Queen	1,607 47	572 50	1,034 97	1,034 97	24 09	2.33
Royal Exchange	14,660 52	384 02	14,276 50	14,276 50	11,843 45	82.96
Royal Insurance	1,285 17	155 61	1,129 56	1,129 56	521 28	46.15
St. Paul Fire & Marine	26,660 10	509 01	26,151 09	26,151 09	7,887 55	30.16
Scottish Metropolitan	....	....	....	....	−11 39	.....
Standard Marine	9,627 30	1,124 04	8,503 26	7,595 12	9 32	.12
Tokio Marine & Fire	37,064 35	1,491 58	35,572 77	34,214 27	15,532 12	45.40
Union of Canton	52,103 28	2,883 35	49,219 93	48,316 84	28,549 48	59.09
Union Marine	11,610 57	4,452 06	7,158 51	7,160 47	1,246 38	17.41
United States Fire	36,822 69	1,431 48	35,391 21	33,855 80	15,543 51	45.91
Westchester Fire	36,332 71	941 50	35,391 21	33,548 32	15,543 51	46.31
Western Assurance	301,211 71	183,066 59	118,145 12	97,634 33	52,588 44	53.86
World Fire & Marine	....	....	....	....	....	.....
Yorkshire	1,074 76	....	1,074 76	981 37	280 30	28.56
Totals	872,997 79	292,000 75	580,997 04	537,132 11	270,451 32	50.35

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PLATE GLASS

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
Alliance Assurance	2.191 70	....	2,191 70	1,931 95	685 46	35.48
Anglo Scottish Insurance	20 73	....	20 73	−61 39	....	.....
Atlas Insurance	1,506 12	....	1,506 12	501 99	43 43	8.65
British American	990 21	....	990 21	1,415 76	397 14	28.05
British Canadian	327 76	....	327 76	256 68	168 00	65.45
British Empire	275 50	....	275 50	112 61	121 97	108.31
British Northwestern	551 73	....	551 73	429 75	97 99	22.80
Canada Accident & Fire	3.699 51	−12 51	3,712 02	4,409 36	974 08	22 09
Canada Security	577 96	....	577 96	814 83	386 44	47.43
Canadian Fire	1,732 57	....	1.732 57	1,744 09	764 13	43.81
Canadian General	5,094 80	238 23	4,856 57	4,047 54	2,689 37	66.44
Canadian Indemnity	2,444 03	....	2,444 03	3,165 40	1,296 64	40.96
Canadian Surety	2,802 04	86 75	2,715 29	2,301 48	871 76	37.88
Casualty Co. of Canada	9,586 94	....	9,586 94	8,639 84	3,242 77	37.53
Century Insurance	848 92	....	848 92	429 08	291 22	67.87
Commercial Union	805 35	....	805 35	604 24	357 58	59.18
Consolidated Fire	1,099 78	....	1,099 78	1,520 80	639 83	42.07
Continental Casualty	5,140 19	....	5,140 19	4,616 48	1,705 05	36.93
Dominion of Canada General	12,994 01	132 50	12,861 51	12,442 16	4,936 59	39.68
Dominion Fire	2,869 83	....	2,869 83	2,398 88	1.258 22	52.45
Eagle, Star & British Dominion	2,777 80	....	2,777 80	3,101 93	724 87	23.37
Employers' Liability	8.598 76	192 00	8,406 76	7,801 88	3,810 60	48.84
Federal Fire	6,976 25	....	6,976 25	5,983 23	3,174 78	53.06
Fidelity & Casualty, N.Y.	14 53	....	14 53	−2 32	....	.....
Fidelity Insurance of Canada	1,609 06	....	1,609 06	1,465 85	725 38	49.49
General Accident of Canada	14,157 25	−58 17	14,215 42	14,755 61	7,112 76	48.20
General Accident, Fire & Life	2.223 02	....	2,223 02	1,997 53	1,141 20	57.13
General Casualty of America	1,033 63	....	1,033 63	585 85	122 75	20.95
General Casualty of Paris	1,258 74	....	1,258 74	1,214 31	411 86	33.92
Globe Indemnity	4,533 47	984 50	3,548 97	3,707 16	1.412 22	38.09
Great American Indemnity	1,131 05	....	1,131 05	1,725 33	843 84	48.91
Guardian Insurance of Canada	3,067 18	....	3,067 18	2,959 27	1,514 16	51.17
Guildhall	818 95	....	818 95	584 06	296 58	50.78
Halifax Fire	767 59	....	767 59	765 87	91 68	11.97
Hand-in-Hand	1.684 62	....	1,684 62	1,970 67	453 86	23.03
Hartford Accident & Indemnity	1,533 33	....	1,533 33	1,564 10	862 54	55.15
Hudson Bay	532 62	532 62	....	....	....	.....
Imperial Guarantee & Accident	534 65	....	534 65	494 50	287 06	58.05
Imperial Insurance Office	374 11	10 02	364 09	389 48	....	.....
Indemnity of North America	1,331 48	....	1,331 48	597 09	103 03	17.26
Law, Union & Rock	299 86	....	299 86	414 67	191 17	46.10
Legal & General	342 58	....	342 58	346 47	25 57	7.38
Liverpool & London & Globe	2,199 18	1,804 85	394 33	411 90	156 81	38.07
London Guarantee & Accident	2,559 99	....	2,559 99	2,739 34	1,031 53	37.66
London & Lancashire Guar. & Acc.	4.635 07	....	4,635 07	5,092 24	2,261 50	44.41
London & Provincial	63 78	....	63 78	156 11	2 40	1.54
London & Scottish	1.189 96	....	1,189 96	1,043 19	257 52	24.69
Maryland Casualty	1,335 94	....	1,335 94	1,245 93	959 25	76.99
Metropolitan Casualty	362 65	....	362 65	431 72	54 84	12.70
Motor Union	929 34	....	929 34	711 95	147 22	20.68
National Provincial	1,867 15	....	1,867 15	2,480 91	1,170 18	47.17
North British & Mercantile	4,877 31	....	4,877 31	4,820 20	2,381 28	49.40
Northern Assurance	6,933 99	....	6,933 99	6,726 46	2,427 06	36.08
Northwest Casualty	1,726 63	....	1,726 63	1,601 91	393 03	24.54
Norwich Union	6.460 03	....	6,460 03	6.758 22	2,460 69	36.41
Occidental Fire	500 89	....	500 89	485 74	173 28	35.67
Ocean Accident & Guarantee	41,531 21	....	41,531 21	42,930 82	16,880 01	39.32
Phoenix of London	311 73	....	311 73	360 27	115 64	32.10
Pilot	2,558 28	....	2,558 28	2.378 06	922 96	38.81
Provident	975 64	....	975 64	1,279 33	774 05	60.50
Prudential Assurance Co., Ltd.	2,913 35	....	2,913 35	1,869 70	1.031 92	55.19
Railway Passengers	696 30	....	696 30	1,059 64	285 33	26.93
Royal Insurance	7,302 40	3,943 30	3,359 10	3,508 80	1.335 85	38.07
Scottish Metropolitan	478 36	....	478 36	630 52	150 58	23.88
Southern	1,105 38	....	1,105 38	936 95	275 31	29.38
Sun Insurance Office	543 28	62 35	480 93	495 77	91 90	18.54
Toronto General	2,518 64	59 60	2,459 04	2,142 54	1,787 46	83.43
Travelers Indemnity	4,081 88	....	4,081 88	4,353 21	1,519 45	34.90
Union Assurance Society	1,092 79	....	1,092 79	641 43	296 08	46.16
Union of Canton	2,856 01	....	2,856 01	2,847 06	1,021 06	35.86
Union Marine	916 06	....	916 06	635 49	311 34	48.99
United States Fidelity	3,375 41	....	3,375 41	3,585 85	651 48	18.17
Western	3,017 44	96 43	2,921 01	2,912 24	1,242 87	42.67
World Marine & General	11,219 89	5,609 94	5,609 95	5,337 39	1,661 58	31.13
Yorkshire	2,094 49	....	2,094 49	2,429 20	546 48	22.50
Zurich	3.765 86	....	3.765 86	3,553 95	1.134 83	31.93

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PLATE GLASS—*Concluded*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Cash Mutuals	$ c.	$ c.	$ c.	$ c.	$ c.	%
Portage La Prairie	25 99		25 99	576 54	164 15	28.47
Wawanesa	211 09		211 09	107 53	9 85	9.16
Mutuals						
Lumbermen's Mutual Casualty Co.	1,117 02		1,117 02	1,054 62	591 80	56.11
Other						
Lloyds	100 47		100 47	60 28	31 89	52.90
Totals	241,611 09	13,682 41	227,928 68	224,537 08	90,944 04	40.50

PROPERTY DAMAGE

Acadia	8 61		8 61	2 06		
Aetna	936 95		936 95	650 51		
Alliance Ass'ce						
Alliance Insurance	156 38		156 38	85 26		
American Alliance	50		50	04		
American Equitable						
American Home Fire						
American Insurance						
Anglo-Scottish						
Atlas Ass'ce						
Automobile Insurance						
Bee Fire Insurance						
British America Ass'ce						
British Canadian						
British Crown Ass'ce						
British Empire						
British Northwestern						
British Traders	435 70	329 62	106 08	77 62		
Camden Fire Insurance						
Canada Security						
Canadian Fire	460 00		460 00	189 47		
Canadian Indemnity						
Canadian Surety	606 93	4 09	602 84	425 80	10,460 17	
The Casualty Co. of Canada						
Central Union Insurance						
Century Insurance						
China Fire Insurance	21 79	6 62	15 17	11 10		
Citizens Insurance						
City of New York						
Columbia Insurance	2 87		2 87	69		
Connecticut	325 36	136 77	188 59	120 87		
Consolidated Fire & Casualty						
Continental Casualty	393 47		393 47	37 34	242 59	649.68
Continental Insurance	5 00		5 00	2 11		
Cornhill Insurance Co.						
County Fire Insurance	10		10	− 01		
Dominion of Canada General						
Eagle, Star & British Dominion						
Employers' Liability Ass'ce	1,380 40		1,380 40	1,161 57	880 74	75.82
Equitable Fire & Marine	319 49	281 78	37 71	24 17		
Eureka Security						
Federal Insurance Co.						
Fidelity Insurance of Canada						
Fidelity-Phenix						
Fire Assoc. of Philadelphia						
Firemen's Fund Insurance						
First National						
Franklin Fire						
General Accident of Canada						
General Accident, Fire & Life						
General Insurance of America						
Glens Falls						
Globe Indemnity						
Great American Insurance						
Guardian Ass'ce						
Guardian Insurance of Canada						
Hartford Fire						
Home, Fire & Marine Insurance						
Home Insurance						
Homestead						
Imperial Ass'ce	14 52	8 78	5 74	1 36		

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PROPERTY DAMAGE—*Concluded*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	$ c.	$ c.	$ c.	$ c.	$ c.	%
Imperial Guarantee						
Indemnity of North America						
Indemnity Marine						
Insurance of North America	1,255 61	1,176 50	79 11	2,088 70		
Law, Union & Rock						
Legal & General						
Liverpool & London & Globe	142 66		142 66	29 43	85 22	289 57
Liverpool-Manitoba	14 00	14 00				
Lloyds	8,076 13		8,076 13	5,029 51	61,947 31	1,231.68
London Ass'ce				6 31		
London-Canada						
London Guarantee & Accident						
London & Lancashire Guarantee						
London & Lancashire Insurance	234 76		234 76	857 99		
London & Provincial						
London & Scottish						
Lumbermen's Mutual Casualty						
Marine Insurance Co.						
Maryland Casualty						
Mercantile Fire						
Merchants Casualty						
Merchants Fire Ass'ce						
Merchants & Manufacturers						
Merchants Marine						
Metropolitan Casualty						
Michigan Fire & Marine	92		92			
Mill Owners						
National Fire Insurance Co.						
National Liberty						
National-Liverpool						
New Brunswick						
New York Fire						
New York Underwriters	137 38	68 69	68 69	46 04		
Niagara						
North British & Mercantile						
North Empire Fire	5 74		5 74	1 36		
North River	107 64		107 64	137 20		
Northern Ass'ce	4,286 02		4,286 02	4,250 55	−68 55	
Norwich Union						
Occidental Fire						
Ocean Accident						
Pacific Coast						
Pearl Ass'ce Co.						
Pennsylvania Lumbermen's						
Philadelphia Fire & Marine						
Phoenix of London	465 79	37 31	428 48	138 91		
Phoenix of Hartford	726 56	414 04	312 52	200 29		
Pilot						
Providence-Washington	225 58	51 66	173 92	99 97		
Provident						
Provincial Insurance Co.						
Prudential Ass'ce						
Queen Insurance Co.						
Railway Passengers						
Reliance						
Royal Insurance	539 31		539 31	349 37		
St. Paul Fire & Marine						
Scottish Union & National	12 50		12 50	−71 44		
Sea Insurance Co.						
Security						
Security-National						
Sentinel	23		23	16		
Southern						
Springfield	9 16	1 15	8 01	4 50		
Sun Insurance Office	254 75	9 00	245 75	197 97	6 07	3.07
Tokio Marine & Fire						
Travelers Fire						
Travelers Indemnity						
Union of Canton	261 42	79 55	181 87	133 08		
Union Marine	5 74		5 74	1 38		
United Firemen's Insurance	15 37	12 50	2 87	69		
United States Fidelity	4,018 73		4,018 73	2,446 60	1,359 26	55.56
United States Fire Insurance						
Westchester	341 05	156 63	184 42	102 45		
Western Assurance	602 16	156 34	445 82	530 15		
Westminster Fire Office						
World Fire & Marine	7 00		7 00	12 54		
World Marine & General	6,643 03	3,473 32	3,169 71	3,174 82	−38 25	
Yorkshire						
Zurich						
Totals	33,457 31	6,418 35	27,038 96	22,521 22	64,840 19	287.91

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PUBLIC LIABILITY

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
Aetna Life	.....	.....	.....	.....	.....	.....
Alliance Assurance	.....	.....	.....	.....	.....	.....
Atlas Assurance	1,817 03	.....	1,817 03	1,381 24	207 77	15.04
British America	3,206 56	.....	3,206 56	2,486 63	2,944 80	118.43
British Canadian	152 50	13 19	139 31	203 60	.....	.....
British Empire	451 24	.....	451 24	414 81	6 50	1.57
British Northwestern Fire	.....	.....	.....	.....	.....	.....
Canada Accident	9,230 10	3,090 12	6,139 98	6,276 08	380 33	6.06
Canada Security	2,931 10	.....	2,931 10	2,943 20	312 40	10.61
Canadian Fire	237 55	.....	237 55	204 27	.....	.....
Canadian General	24,221 98	507 01	23,714 97	20,899 59	2,838 43	13.58
Canadian Indemnity	17,534 05	.....	17,534 05	15,959 96	3,987 33	24.98
Canadian Surety	7,435 85	591 02	6,844 83	6,250 27	1,177 94	18.85
Car & General	98 67	.....	98 67	130 47	.....	.....
Casualty Co. of Canada	3,600 20	79 60	3,520 60	3,620 42	675 84	18.67
Commercial Union	2,083 36	466 09	1,617 27	1,399 01	68 50	4.90
Consolidated Fire	3,348 92	.....	3,348 92	7,588 68	6,118 49	80.63
Continental Casualty	4,041 14	30 63	4,010 51	4,412 12	3,540 40	80.24
Dominion of Canada General	16,590 02	320 85	16,269 17	14,820 62	2,999 67	20.24
Employers' Liability	104,529 10	4,261 22	100,267 88	92,551 20	16,028 98	17.32
Federal Fire	4,250 02	791 93	3,458 09	2,995 04	1,504 07	50.22
Fidelity Casualty of New York	.....	.....	.....	.....	.....	.....
Fidelity Insurance of Canada	18,446 85	1,161 19	17,285 66	14,511 72	4,007 17	27.61
General Accident of Canada	67,834 31	966 96	66,867 35	60,805 02	43,470 06	71.49
General Accident, Fire & Life	2,140 08	547 73	1,592 35	1,712 48	858 21	50.12
General Casualty of Paris	2,172 69	.....	2,172 69	2,904 66	−254 33	.....
Globe Indemnity	115,221 77	69,655 94	45,565 83	58,839 77	38,738 54	65.84
Guardian Insurance of Canada	9,804 09	191 50	9,612 59	10,762 73	14,001 92	130.10
Guildhall	6,295 57	1,380 00	4,915 57	2,960 94	2,095 04	70.76
Hartford Accident & Indemnity	7,438 26	.....	7,438 26	8,380 73	3,242 59	38.69
Hudson Bay	80 78	80 78	.....	.....	.....	.....
Imperial Guarantee & Accident	6,734 39	21 37	6,713 02	6,768 97	−268 63	.....
Imperial Insurance Office	1,457 28	49 80	1,407 48	1,198 80	1,043 90	87.08
Indemnity of North America	4,479 54	.....	4,479 54	5,149 98	−1,783 00	.....
Law, Union & Rock	2,986 90	139 95	2,846 95	3,516 15	435 10	12.37
Legal & General	117 00	.....	117 00	155 14	26 00	16.76
Liverpool & London & Globe	7,349 70	2,498 99	4,850 71	7,353 51	4,305 73	58.55
London Guarantee & Accident	14,425 87	.....	14,425 87	18,852 37	6,355 84	33.71
London & Lancashire Guar. & Acc.	13,204 21	3,400 62	9,803 59	13,110 92	9,418 60	71.84
London & Provincial	354 08	.....	354 08	296 68	4,139 77	1,395.37
London & Scottish	1,580 81	.....	1,580 81	1,396 90	29 53	2.11
Maryland Casualty	5,305 40	.....	5,305 40	4,479 18	816 66	18.23
Merchants Casualty	955 85	4 54	951 31	973 20	8 63	.89
Metropolitan Casualty	3,718 72	.....	3,718 72	2,615 72	1,681 75	64.29
Motor Union	790 70	203 66	587 04	556 38	.....	.....
North British & Mercantile	4,659 63	.....	4,659 63	4,294 84	1,906 08	44.38
Northern Assurance	11,105 47	1,455 16	9,650 31	9,570 76	1,830 83	19.13
Norwich Union	11,142 59	.....	11,142 59	10,470 67	1,773 00	16.93
Occidental Fire	492 36	292 18	200 18	186 50	.....	.....
Ocean Accident & Guarantee	13,944 36	59 14	13,885 22	12,103 83	8,830 88	72.96
Pearl	18,614 97	.....	18,614 97	11,417 13	9,415 45	82.47
Phoenix of London	4,517 99	.....	4,517 99	4,227 57	−2,054 90	.....
Pilot	5,644 66	.....	5,644 66	5,346 65	3,782 89	70.75
Provident Assurance	9,428 57	385 03	9,043 54	8,462 60	7,462 61	88.18
Prudential Assurance	26,111 70	.....	26,111 70	21,949 49	10,748 38	48.97
Railway Passengers	1,420 38	.....	1,420 38	1,715 42	190 25	11.09
Royal Exchange	8,785 97	171 26	8,614 71	7,635 64	2,184 21	28.61
Royal Insurance	94,128 57	50,628 70	43,499 87	56,101 49	36,667 82	65.36
Scottish Metropolitan	364 99	.....	364 99	302 09	275 00	91.03
Sun Insurance Office	2,296 07	.....	2,296 07	1,942 90	173 39	8.92
Toronto General	17,432 63	2,556 12	14,876 51	15,690 83	231 78	1.48
Travelers Indemnity	6,709 26	.....	6,709 26	6,291 56	94 67	1.50
Travelers Insurance	19,176 94	.....	19,176 94	33,772 34	−15,520 89	.....
Union Assurance Society	3,836 22	51 83	3,784 39	3,232 70	575 44	17.80
Union of Canton	53,457 19	5,067 32	48,389 87	47,634 28	19,425 49	40.78
Union Marine	5,379 44	.....	5,379 44	5,354 14	−3,734 78	.....
United States Fidelity	17,373 28	76 30	17,296 98	17,425 44	15,500 69	88.95
United States Guarantee	.....	.....	.....	.....	.....	.....
Western	11,374 47	.....	11,374 47	10,246 16	1,984 74	19.37
World Marine & General	13,725 05	7,471 02	6,254 03	7,484 06	353 75	4.73
Yorkshire	6,506 10	50 00	6,456 10	4,967 00	−875 70	.....
Zurich	19,068 20	.....	19,068 20	20,168 81	9,832 14	48.75
Cash Mutual						
Wawanesa	63 75	.....	63 75	60 10	.....	.....

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PUBLIC LIABILITY—*Concluded*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Mutual	$ c.	$ c.	$ c.	$ c.	$ c.	%
Lumbermen's Mutual Casualty...	1,101 49	....	1,101 49	683 09	298 59	43.71
Other						
Lloyds........................	77,907 24	....	77,907 24	47,000 30	32,676 87	69.52
Totals..................	964,423 78	158,718 75	805,705 03	787,577 55	319,457 84	40.56

SICKNESS

Companies	Gross less return premiums	Licensed reinsurance ceded	Net	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Joint Stock						
Aetna Life....................	30 00	....	30 00	32 98	....	.....
Alliance Assurance..............	1,679 80	144 35	1,535 45	1,661 84	5,360 05	322.54
British America.................	1,574 34	....	1,574 34	1,538 53	838 55	54.50
British Canadian................	785 76	....	785 76	717 95	303 53	42.28
British Empire..................	785 21	....	785 21	748 81	841 14	112.33
British Northwestern............	57 75	....	57 75	68 94	....	.....
Canada Accident.................	7,262 06	689 99	6,572 07	6,700 30	4,696 99	70.10
Canada Security.................	2,290 81	207 84	2,082 97	1,717 49	1,961 59	114.21
Canadian Fire...................	....	....	....	....	....	.....
Canadian Indemnity..............	1,766 37	....	1,766 37	1,719 22	785 65	45.70
Car & General...................	721 10	30 00	691 10	653 50	259 28	39.68
Casualty Co. of Canada..........	10,778 98	497 30	10,281 68	10,284 86	5,369 17	52.20
Commercial Union................	2,210 31	319 68	1,890 63	1,728 85	1,345 53	77.83
Confederation Life..............	....	....	....	....	....	.....
Consolidated Fire...............	2,451 31	32 00	2,419 31	2,521 84	823 12	32.64
Continental Casualty............	97,245 25	....	97,245 25	93,610 80	66,988 24	71.56
Dominion of Canada General.....	47,264 70	2,860 97	44,403 73	44,396 49	26,746 91	60.25
Employers' Liability............	48,724 42	20 33	48,704 09	50,203 55	29,275 50	58.31
Fidelity & Casualty of N.Y......	....	....	....	....	....	.....
Fidelity Insurance of Canada.....	3,761 26	2,348 52	1,412 74	1,850 89	2,066 39	111.64
General Accident of Canada......	29,678 16	804 15	28,874 01	29,298 74	22,489 32	76.76
General Accident, Fire & Life.....	9,798 84	73 51	9,725 33	9,334 31	12,888 43	138 08
General Casualty of Paris........	5,373 45	156 69	5,216 76	5,351 24	4,339 06	81.08
Globe Indemnity.................	23,966 20	13,204 06	10,762 14	11,163 62	7,409 78	66.37
Guardian Insurance of Canada....	1,553 61	....	1,553 61	1,419 55	599 89	42.26
Guildhall......................	465 11	70 10	395 01	404 31	1,476 98	365.31
Hartford Accident & Indemnity...	589 66	153 45	436 21	445 45	2,011 21	451.50
Hudson Bay.....................	108 80	108 80	....	....	....	.....
Imperial Guarantee & Accident...	17,590 55	99 54	17,491 01	17,609 48	9,911 95	56.29
Imperial Insurance Office.........	1,268 99	....	1,268 99	1,336 11	1,343 21	100.53
Indemnity Co. of North America..	361 63	....	361 63	356 18	42 86	12.03
Law, Union & Rock.............	1,854 17	72 63	1,781 54	1,730 80	1,516 08	87.59
Legal & General................	75 26	....	75 26	79 34	10 71	13.50
Liverpool & London & Globe.....	4,266 08	2,950 88	1,315 20	1,346 81	917 17	68.10
London Guarantee & Accident....	8,176 84	145 83	8,031 01	8,285 13	3,457 24	41.73
London & Lancashire Guar. & Acc.	10,251 81	701 73	9,550 08	9,837 77	3,683 24	37.44
London Life....................	....	....	....	....	....	.....
London & Provincial............	....	....	....	....	....	.....
London & Scottish..............	....	....	....	....	....	.....
Loyal Protective................	....	....	....	....	....	.....
Maryland Casualty..............	2,118 34	....	2,118 34	2,174 36	375 01	17.25
Merchants Casualty.............	....	....	....	....	....	.....
Metropolitan Casualty Co........	876 25	....	876 25	774 22	930 59	120.20
Mutual Benefit Health & Accident	....	....	....	....	....	.....
North American Accident........	1,177 41	12 48	1,164 93	1,142 40	827 14	72.40
North British & Mercantile.......	4,127 53	....	4,127 53	3,551 54	3,499 60	98.54
Northern Assurance.............	4,011 71	2,442 94	1,568 77	1,568 83	470 60	30.00
Norwich Union Fire.............	11,957 97	939 64	11,018 33	11,157 32	5,529 67	49.56
Occidental Fire................	651 04	75 26	575 78	590 85	563 95	95.45
Occidental Life................	2,768 47	....	2,768 47	2,802 47	3,039 81	108.47
Ocean Accident & Guarantee.....	21,943 74	218 94	21,724 80	21,399 17	18,025 74	84.23
Phoenix of London..............	1,676 73	....	1,676 73	1,602 72	444 98	27.76
Pilot..........................	....	....	....	....	....	.....
Protective Association..........	....	....	....	....	....	.....
Provident Assurance............	....	....	....	....	....	.....
Prudential Assurance...........	4,127 17	6 25	4,120 92	3,881 07	3,648 50	94.01
Railway Passengers.............	6,979 45	....	6,979 45	6,895 79	3,986 71	57.82
Royal Exchange................	2,997 80	683 91	2,313 89	2,208 84	1,723 58	78.03
Royal Insurance................	22,200 18	12,013 79	10,186 39	10,568 33	7,011 02	66.34
Scottish Metropolitan...........	....	....	....	....	....	.....
Sun Insurance Office............	2,722 96	....	2,722 96	2,487 83	2,259 38	90.82

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

SICKNESS—*Concluded*

Companies	Premiums Written: Gross less return premiums	Premiums Written: Licensed reinsurance ceded	Premiums Written: Net	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
Travelers Insurance	27,182 48	....	27,182 48	27,622 15	12,830 40	46.45
Union Assurance Society	1,156 62	25 00	1,131 62	1,206 18	946 84	78.50
Union of Canton	15,125 40	....	15,125 40	14,633 49	6,801 10	46.48
Union Marine	639 34	....	639 34	539 41	1,600 80	296.77
United States Fidelity	7,120 11	80 00	7,040 11	8,053 23	4,812 56	59.76
Western	5,242 18	48 60	5,193 58	4,806 78	3,058 91	63.64
World Marine	3,727 77	2,159 02	1,568 75	1,567 50	470 59	30.02
Yorkshire	....	....	....	....	....	.....
Zurich	29,681 12	....	29,681 12	29,836 41	13,667 98	45.81
Mutuals						
Metropolitan Life	10,871 03	....	10,871 03	11,322 90	4,769 00	42.12
Prudential Insurance	2,205 38	....	2,205 38	2,236 38	533 75	23.87
Royal Guardians	1,021 26	....	1,021 26	1,084 29	617 56	56.96
Totals	539,078 03	44,398 18	494,679 85	493,870 14	322,194 54	65.24

SPRINKLER LEAKAGE

Acadia	109 98	11 93	98 05	23 33	177 41	760.44
Aetna Insurance	3,294 54	....	3,294 54	1,988 88	518 31	26.06
Alliance of Philadelphia	258 05	....	258 05	409 94	....	.....
British America	227 46	28 91	198 55	175 17	....	.....
British Canadian	14 40	3 00	11 40	7 77	....	.....
British Empire	62 13	15 38	46 75	46 90	....	.....
British Oak	....	....	....	7 57	....	.....
Canadian Fire	880 50	....	880 50	819 49	....	.....
Columbia	200 73	168 05	32 68	7 80	59 14	758 21
Continental Insurance	378 44	−239 98	618 42	168 77	....	.....
Fidelity Phenix	−82 06	13 99	−96 05	−34 61	....	.....
First American	31 00	11 04	19 96	7 12	625 13	8,778.09
General Fire of Paris	113 22	61 20	52 02	47 19	....	.....
Hand-in-Hand	21 58	....	21 58	10 79	....	.....
Imperial Assurance	236 99	171 62	65 37	15 59	118 27	758.63
Imperial Guarantee	300 48	82 84	217 64	206 48	....	.....
Indiana Lumbermen's	154 92	30 20	124 72	110 78	....	.....
Insurance Co. of North America	4,006 76	....	4,006 76	4,705 04	674 21	14.33
Law, Union & Rock	277 50	67 40	210 10	207 69	....	.....
Lloyds	277 80	....	277 80	166 68	1,399 34	839 54
London-Canada	132 85	103 59	29 26	24 63	....	.....
London & Lancashire	634 56	47 56	587 00	436 06	495 78	113.70
Lumber Mutual	44 51	....	44 51	49 22	....	.....
Lumbermen's Mutual	19 82	....	19 82	30 40	....	.....
Maryland Casualty	1,270 38	....	1,270 38	994 63	290 00	29.16
Maryland Insurance	88 67	7 62	81 05	24 68	....	.....
Mercantile Fire	133 72	60 79	72 93	104 29	51 83	49.70
Merchants Fire	184 65	....	184 65	109 43	40 35	36.87
Niagara	62 72	9 37	53 35	14 90	....	.....
North Empire	297 24	231 87	65 37	15 59	118 27	758.63
North River	323 31	92 33	230 98	219 06	29 63	13.53
Pennsylvania Lumbermen	−1 26	24 87	−26 13	−6 10	....	.....
Phenix of Paris	53 74	7 00	46 74	29 43	....	.....
Phoenix of London	1,061 95	424 89	637 06	206 53	450 77	218 26
Quebec Fire	73 45	3 13	70 32	90 58	....	.....
Queen City	11 75	....	11 75	5 87	....	.....
Union Marine	71 85	6 48	65 37	15 75	118 27	750.92
United Firemen's	32 68	....	32 68	7 80	59 14	758.21
Western Ass'ce	819 33	138 49	680 84	630 48	200 00	31.72
Totals	16,080 34	1,583 57	14,496 77	12,101 60	5,425 85	44 83

THEFT

Alliance Assurance	2,291 12	6 00	2,285 12	1,923 44	1,174 06	61 04
American Surety	2,047 86	....	2,047 86	1,962 92	−291 43	
Anglo-Scottish	....	....	....	....	....	.....
Atlas Assurance	3,163 52	....	3,163 52	2,409 93	361 64	15 01
Automobile Insurance	....	....	....	....	....	

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

THEFT—*Continued*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	$ c.	$ c.	$ c.	$ c.	$ c.	%
British America	4,259 03	38 44	4,220 59	3,784 84	2,683 98	70.91
British Canadian	708 00	13 33	694 67	651 07	289 25	44.43
British Empire	1,127 80	11 50	1,116 30	1,068 19	582 51	54.53
British Northwestern	1,297 18	....	1,297 18	279 02	466 16	167.07
Canada Accident	6,304 79	1,251 37	5,053 42	4,046 05	4,361 86	107.81
Canada Security	1,149 75	86 35	1,063 40	1,037 23	202 60	19 53
Canadian Fire	1,040 07	....	1,040 07	1,903 13	3 67	.19
Canadian General	13,984 36	1.685 12	12,299 24	11,499 02	8,409 96	73.14
Canadian Indemnity	9,613 54	583 54	9,030 00	18,661 35	9,333 10	50.01
Canadian Surety	18,448 58	2,456 33	15,992 25	17.019 45	1,695 30	9 96
Casualty Co. of Canada	11,286 53	394 06	10,892 47	9,746 39	3,662 32	37.58
Century Insurance	1,291 67	13 50	1,278 17	1,737 10	355 29	20.45
Commercial Union	2,665 42	1,354 53	1,310 89	1,141 04	158 38	13.88
Continental Casualty	1,273 39	....	1,273 39	1,273 97	449 23	35 26
Continental Insurance	....	....	....	....	....	.. ..
Dominion of Canada General	34.744 45	3.797 11	30,947 34	27,086 11	19,289 28	71 21
Employers' Liability	31,867 36	1,109 61	30,757 75	26,119 41	11.181 60	42 81
Federal Fire	7.856 49	697 67	7,158 82	6,329 37	5.490 44	86.75
Fidelity & Casualty of New York	64 65	....	64 65	67 85	....	.....
Fidelity Insurance of Canada	25,972 57	3,364 53	22,608 04	20,578 57	22.373 57	108.72
Fidelity-Phenix	....	....	....	....	....	.....
Fonciere Transport	17,108 70	72 50	17,036 20	−3,500 08	4,829 01	.....
Franklin Fire	....	....	....	....	....	.....
General Accident of Canada	37,700 28	1,102 56	36,597 72	31,827 13	15,563 57	48.90
General Accident, Fire & Life	2,101 49	....	2,101 49	2,069 87	768 10	37 11
General Casualty of Paris	2,744 19	138 66	2,605 53	3,068 89	2,032 80	66.24
Glens Falls	....	....	....	....	....	....
Globe Indemnity	17,651 95	5,839 60	11.812 35	11,521 62	8.604 31	74.68
Grain Insurance	371 82	....	371 82	518 99	....	.....
Guarantee Co. of North America	707 46	....	707 46	90 61	....	.. ..
Guardian Insurance of Canada	26,328 96	4,730 00	21,598 96	17,623 72	9,481 06	53 80
Guildhall	2,265 96	....	2,265 96	1,462 65	2.211 70	151 21
Hartford Accident & Indemnity	9,302 20	163 00	9,139 20	7,742 38	4.287 43	55.38
Home Insurance	....	....	....	....	....	.....
Hudson Bay	406 77	406 77	....	....	....	.....
Imperial Guarantee & Accident	2,853 24	281 52	2,571 72	2,661 38	1,101 41	41.38
Imperial Insurance Office	305 68	....	305 68	756 57	686 35	90 72
Indemnity of North America	13,936 08	497 14	13,438 94	9.328 39	11,905 73	127 63
Law, Union & Rock	611 88	....	611 88	578 55	403 46	69.74
Legal & General	682 39	....	682 39	871 68	1.504 25	172.57
Liverpool & London & Globe	6,645 91	3,844 15	2,801 76	2,643 48	956 26	36.17
Lloyds	37,410 57	....	37,410 57	20,686 48	2,252 20	10.89
London Guarantee & Accident	9,186 66	50 20	9.136 46	10,333 42	3,637 40	35 20
London & Lancashire G. & A.	4,839 54	252 85	4.586 69	4,161 11	1,840 15	44 22
London & Provincial	758 34	15 00	743 34	615 93	390 00	63.32
London & Scottish	820 23	....	820 23	762 35	97 22	12 75
Maryland Casualty	6,863 48	....	6,863 48	5,842 96	2,154 75	36 88
Metropolitan Casualty	3,749 63	....	3,749 63	3,037 97	1.762 28	58 01
National Liberty	....	....	....	....	....	.. ..
National Surety	14,388 21	....	14,388 21	18,876 14	9,115 35	48.29
Niagara Fire	....	....	....	....	....	..
North British & Mercantile	8.209 98	78 60	8,131 38	6,838 59	4,202 33	61 45
Northern Assurance	10,619 54	63 02	10,556 52	9,640 66	5.938 07	61 59
Northwest Casualty	625 90	....	625 90	364 66	45 06	12.36
Norwich Union Fire	12,250 90	262 14	11,988 76	11.258 56	9,943 00	88.32
Occidental Fire	829 80	−15 93	845 73	697 87	488 65	70 02
Ocean Accident & Guarantee	19.869 46	1,403 64	18,465 82	18,693 80	11,740 22	62 80
Pearl Assurance	2,537 08	362 55	2,174 53	1,735 91	545 11	31 40
Phoenix Assurance	1,351 07	....	1,351 07	1.669 46	1.389 45	83.23
Pilot	3,192 44	....	3,192 44	2.825 91	811 48	28.72
Portage La Prairie (Mutual)	6 79	....	6 79	64 45	....	.. ..
Provident	1,365 39	133 17	1,232 22	1,030 05	608 19	59 04
Prudential Assurance	3,632 80	179 18	3,453 62	2,720 85	1,965 82	72 25
Railway Passengers	2,567 52	....	2,567 52	2,239 70	2,284 56	102 00
Reliance	1,144 93	65 12	1.079 81	920 11	499 70	54 31
Royal Exchange	5,297 41	138 50	5,158 91	5,176 49	7,250 35	140 06
Royal Insurance	26,543 26	13,164 54	13,378 72	13,230 67	8.369 77	63 26
Sun Insurance Office	3.376 89	128 33	3,248 56	2,666 21	533 27	20 00
Toronto General	5,469 51	374 93	5,094 58	5,225 84	5,861 30	112 16
Travelers Indemnity	51.870 32	....	51,870 32	48,596 91	30,648 18	63 07
Union Assurance Society	4,049 18	394 32	3,654 86	3.172 71	4.122 44	129.93
Union of Canton	6,959 94	....	6,959 94	5,794 15	6.757 14	116 62
Union Fire	190 00	....	190 00	118 70	....	..
Union Marine	868 54	....	868 54	813 56	580 00	71 29
United States Fidelity	25,406 97	740 49	24,666 48	44.378 38	16,252 79	36.62
United States Guarantee	960 19	....	960 19	691 59	359 55	51.99
Wawanesa Mutual	88 25	....	88 25	51 41	....	.. .

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

THEFT—*Concluded*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	$ c.	$ c.	$ c.	$ c.	$ c.	%
Western	11,178 68	278 48	10,900 20	10,039 38	6,362 99	63.38
World Marine & General	10,401 99	5,233 90	5,168 09	5,039 54	2,582 67	51.25
Yorkshire	6,233 15	414 21	5,818 94	5,669 95	2,209 10	38.96
Zurich	7,581 68	87 50	7,494 18	10,310 13	4,469 89	43.35
Totals	636,879 31	57,743 63	579,135 68	535,583 84	314,638 64	58.75

WEATHER INSURANCE

JOINT STOCK						
Acadia Fire Insurance	13 63	.....	13 63	6 06	9 33	153.96
Aetna Insurance	148 26	.....	148 26	194 70	35 50	18.23
Alliance of Philadelphia	357 57	.....	357 57	178 77	.....	.....
American Alliance	23 70	4 00	19 70	16 66	6 58	39.50
American Central	.....	.....	.....	.....	.....	.....
American Home Fire	.....	.....	.....	.....	.....	.....
American Insurance	116 08	36 60	79 48	53 90	.....	.....
Anglo-Scottish	.....	.....	.....	.....	.....	.....
Automobile Insurance	53 46	.....	53 46	53 46	.....	.....
Beaver Fire Insurance	.....	.....	.....	.....	.....	.....
Bee Fire Insurance	.....	.....	.....	.....	.....	.....
Boston	−44 68	−54 35	9 67	44 31	.....	.....
British America Ass'ce	72 62	7 27	65 35	210 21	33 70	16.03
British Canadian Insurance	.....	.....	.....	.....	.....	.....
British Crown Ass'ce	66 59	.....	66 59	23 76	.....	.....
British Empire Ass'ce	12 15	.....	12 15	9 13	12 66	138.66
British & European Insurance	.....	.....	.....	.....	.....	.....
British General Insurance	.....	.....	.....	.....	.....	.....
British Law Insurance	.....	.....	.....	.....	.....	.....
British Northwestern Fire	.....	.....	.....	.....	.....	.....
British Traders Insurance	40 01	11 30	28 71	−77 47	.....	.....
Caledonian-American Insurance	.....	.....	.....	.....	.....	.....
Caledonian Insurance Co.	.....	.....	.....	.....	.....	.....
California Insurance Co.	.....	.....	.....	.....	.....	.....
Canada Accident & Fire	.....	.....	.....	.....	.....	.....
Canada Security	2 14	.....	2 14	4 56	9 89	216.89
Canadian Fire	786 27	287 93	498 34	205 36	17 90	8.72
Canadian General	−12 90	−4 90	−8 00	647 34	37 47	5.79
Car & General Insurance Corp.	.....	.....	.....	.....	.....	.....
Central Union Insurance	.....	.....	.....	.....	.....	.....
Century Insurance Co.	.....	.....	.....	.....	.....	.....
China Fire Insurance Co.	4 14	04	4 10	82	.....	.....
Citizens Insurance	.....	.....	.....	.....	.....	.....
City of New York	.....	.....	.....	.....	.....	.....
Columbia Insurance Co.	4 54	.....	4 54	29 24	3 11	10.64
Commercial Union Ass'ce	.....	.....	.....	.....	.....	.....
Connecticut	177 52	39 86	137 66	193 20	95 30	49.33
Continental Insurance	1,203 29	73 77	1,129 52	1,015 77	875 17	86.16
Cornhill Insurance	.....	.....	.....	.....	.....	.....
County Fire Insurance	83 08	79 14	3 94	3 19	1 31	41.07
Eagle, Star & British Dom. Ins.	.....	.....	.....	.....	.....	.....
Employers' Liability Ass'ce	437 39	163 50	273 89	352 65	.....	.....
Equitable Fire & Marine	83 95	56 40	27 55	38 59	19 06	49.39
Eureka Security	6 00	.....	6 00	3 60	.....	.....
Fidelity-Phenix	1,359 34	4 90	1,354 44	955 48	382 27	40.01
Fire Assoc. of Philadelphia	97 88	24 06	73 82	27 75	.....	.....
Firemen's Fund Insurance	.....	.....	.....	.....	.....	.....
Firemen's Insurance	2,292 54	.....	2,292 54	1,963 88	319 78	16.28
First American Fire	67 80	.....	67 80	56 70	6 11	10.78
First National Insurance	.....	.....	.....	.....	.....	.....
Franklin Fire	408 36	.....	408 36	73 78	18 91	25.63
General Accident Ass'ce	.....	.....	.....	.....	.....	.....
General Accident, Fire & Life	.....	.....	.....	.....	.....	.....
General Fire of Paris	26 30	15 08	11 22	4 42	.....	.....
General Insurance of America	.....	.....	.....	188 87	.....	.....
Girard	.....	.....	.....	.....	.....	.....
Glens Falls	1,124 83	.....	1,124 83	887 71	126 30	14.23
Globe Indemnity	.....	.....	.....	.....	.....	.....
Great American Insurance	201 97	24 24	177 73	115 52	57 86	50.09
Guardian Ass'ce Co.	.....	.....	.....	.....	.....	.....
Guardian Insurance of Canada	.....	.....	.....	.....	.....	.....
Guildhall	6 37	.....	6 37	3 53	.....	.....
Hartford Fire	33,771 22	.....	33,771 22	29,233 70	7,774 23	26.59
Home, Fire & Marine	.....	.....	.....	.....	.....	.....
Home Insurance	27,618 52	.....	27,618 52	25,524 59	11,882 33	46.55

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

WEATHER INSURANCE—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	%
Homestead	159 30	.....	159 30	223 79	100 00	44.68
Hudson Bay	.....	.....	.....	.....	.....	.....
Imperial Ass'ce Co.	−2 25	−11 34	9 09	58 49	6 22	10.63
Imperial Guarantee	20 00	− 56	20 56	20 50	.....	.....
Imperial Insurance Office	.....	.....	.....	.....	.....	.....
Insurance of North America	949 28	.....	949 28	1,547 20	45 00	2.91
Law, Union & Rock	3 75	.....	3 75	3 91	.....	.....
Legal & General	6 25	.....	6 25	3 75	.....	.....
Liverpool & London & Globe	.....	.....	.....	.....	.....	.....
Liverpool-Manitoba Ass'ce	.....	.....	.....	.....	.....	.....
Local Government	.....	.....	.....	.....	.....	.....
London Assurance	135 87	12 67	123 20	108 30	.....	.....
London-Canada	188 43	201 18	−12 75	.....	.....	.....
London & County Insurance	.....	.....	.....	.....	.....	.....
London Guarantee & Accident	9 09	.....	9 09	58 50	6 22	10.63
London & Lancashire Insurance	1,239 00	325 07	913 93	2,012 64	8 00	.40
London & Lancashire Guar. & Acc.	.....	.....	.....	.....	.....	.....
Maryland Insurance	399 05	261 36	137 69	212 67	.....	.....
Mercantile Fire Insurance	65 44	37 83	27 61	31 87	.....	.....
Merchants Fire	80 77	.....	80 77	41 27	.....	.....
Merchants Marine Insurance	119 09	.....	119 09	47 33	.....	.....
Mercury	387 52	.....	387 52	490 47	27 18	5.54
Michigan Fire & Marine	47 65	.....	47 65	36 16	.....	.....
Motor Union Insurance	.....	.....	.....	.....	.....	.....
National Fire	250 29	75 94	174 35	377 01	.....	.....
National Liberty	.....	.....	.....	.....	.....	.....
National-Liverpool	.....	.....	.....	.....	.....	.....
National-Provincial	.....	.....	.....	.....	.....	.....
National Union	715 62	.....	715 62	873 59	72 76	8.33
Newark Fire Insurance	.....	.....	.....	.....	.....	.....
New Brunswick	−17 39	.....	−17 39	65 45	.....	.....
New York Underwriters	351 28	114 40	236 88	95 78	.....	.....
Niagara	563 86	3 28	560 58	210 86	.....	.....
North British & Mercantile	.....	.....	.....	.....	.....	.....
North Empire Fire Insurance	9 09	.....	9 09	58 49	6 22	10.63
North River Insurance Co.	.....	.....	.....	.....	.....	.....
Northwestern National	7,773 79	.....	7,773 79	5,848 64	3,086 75	52.78
North West Fire Insurance	.....	.....	.....	.....	.....	.....
Northern Ass'ce	.....	.....	.....	.....	.....	.....
Norwich Union	68 48	53 50	14 98	15 53	69 24	445.85
Occidental Fire	.....	.....	.....	.....	.....	.....
Ocean Accident	.....	.....	.....	.....	.....	.....
Pacific Coast	.....	.....	.....	.....	.....	.....
Palatine Insurance	.....	.....	.....	.....	.....	.....
Patriotic Ass'ce	.....	.....	.....	.....	.....	.....
Pearl	18 00	.....	18 00	129 27	.....	.....
Philadelphia Fire & Marine	.....	.....	.....	13 11	.....	.....
Phenix of Paris	11 32	.....	11 32	4 07	.....	.....
Phoenix of Hartford	389 18	160 80	228 38	307 93	157 94	51.29
Phoenix of London	472 67	239 67	233 00	413 79	61 05	14.75
Pilot	.....	.....	.....	.....	.....	.....
Pioneer Insurance	.....	.....	.....	.....	.....	.....
Planet Ass'ce	.....	.....	.....	1 20	.....	.....
Providence-Washington	126 04	9 32	116 72	18 51	41 32	223.23
Provident	.....	.....	.....	.....	.....	.....
Provincial Insurance Co.	.....	.....	.....	.....	.....	.....
Prudential Ass'ce	1,536 58	228 44	1,308 14	566 16	591 60	104.49
Quebec Fire Ass'ce	.....	.....	.....	.....	.....	.....
Queen City	28 59	.....	28 59	14 29	.....	.....
Queen Insurance of America	.....	.....	.....	.....	.....	.....
Railway Passengers	.....	.....	.....	.....	.....	.....
Reliance	59 89	38 94	20 95	93 83	.....	.....
Rhode Island Insurance	.....	.....	.....	.....	.....	.....
Royal Exchange	.....	.....	.....	.....	.....	.....
Royal Insurance	.....	.....	.....	.....	.....	.....
Royal Scottish Insurance	.....	.....	.....	.....	.....	.....
St. Paul Fire & Marine	2,571 13	232 22	2,338 91	1,829 36	173 97	9.51
Scottish Canadian Ass'ce	.....	.....	.....	.....	.....	.....
Scottish Metropolitan	.....	.....	.....	.....	.....	.....
Scottish Union & National	.....	.....	.....	.....	.....	.....
Sea Insurance Co.	.....	.....	.....	.....	.....	.....
Security	16 23	2 92	13 31	17 80	.....	.....
Sentinel	582 41	570 50	11 91	6 23	.....	.....
Southern Insurance	.....	.....	.....	.....	.....	.....
Springfield	894 20	244 30	649 90	413 19	.....	.....
State Ass'ce	.....	.....	.....	.....	.....	.....

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Concluded*

WEATHER INSURANCE—*Concluded*

Companies	Premiums Written			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	%
Sun Insurance Office	−54 20	....	−54 20	−76 48	....	.....
Toronto General Insurance	−22 75	....	−22 75	2,586 28	2,057 68	79.56
Travelers Fire	....	....	....	....	....	.....
Union Ass'ce	....	....	....	....	....	.....
Union of Canton	26 80	26 74	06	39 32	....	.....
Union Marine	71 01	61 92	9 09	58 93	6 22	10.55
United British Insurance	....	....	....	....	....	.....
United Firemen's	4 54	....	4 54	29 24	3 11	10.64
United States Fidelity	....	....	....	....	....	.....
United States Fire	11 07	....	11 07	94 84	....	.....
Westchester	206 85	119 54	87 31	3 38	35 36	1,046.15
Western Ass'ce	692 12	24 13	667 99	660 53	135 39	20.50
World Fire & Marine	100 00	....	100 00	54 25	23 00	42.40
World Marine & General	....	....	....	....	....	.....
Mutual						
Economical	378 83	45 00	333 83	122 88	....	.....
Hardware Dealers	49 68	....	49 68	99 85	66 65	66.75
Hardware Mutual	49 68	....	49 68	99 46	66 65	67.01
Indiana Lumbermen's	44 99	....	44 99	21 47	....	.....
Lumbermen's Mutual	16 50	....	16 50	16 30	....	.....
Lumber Mutual	171 00	106 00	65 00	64 15	....	.....
Mill Owners Mutual	63 70	....	63 70	69 13	....	.....
Minnesota Implement	49 68	....	49 68	99 80	66 65	66.78
Northwestern Mutual	197 37	....	197 37	150 84	....	.....
Pennsylvania Lumbermen's	16 50	....	16 50	−29 18	....	.....
Portage La Prairie	1,074 82	....	1,074 82	925 08	55 60	6.01
Wawanesa	17,097 61	....	17,097 61	10,287 25	3,119 77	30.33
Farmers' Mutual						
Huron Weather	3,703 73	....	3,703 73	5,580 27	1,795 07	32.17
Ontario Farmers' Weather	13,669 28	....	13,669 28	12,321 23	3,588 16	29.12
Western Farmers' Weather	41,292 69	....	41,292 69	33,664 97	7,595 12	22.56
Other						
Lloyds	782 50	....	782 50	469 50	....	.....
Totals	170,533 44	3,952 61	166,580 83	145,927 97	44,792 67	30.69

WORKMEN'S COMPENSATION INSURANCE

Joint Stock						
Canada Security	....	....	....	....	....	.....
Employers' Liability	....	....	....	....	....	.....
Fidelity & Casualty	10 85	....	10 85	8 16	....	.....
Fidelity Insurance of Canada	....	....	....	....	....	.....
Hartford Accident & Indemnity	....	....	....	....	....	.....
Imperial Insurance Office America	....	....	....	....	....	.....
Indemnity of North America	....	....	....	....	....	.....
Law, Union & Rock	....	....	....	....	....	.....
London Guarantee & Accident	....	....	....	....	....	.....
London & Lancashire Guar. & Acc.	....	....	....	....	....	.....
Maryland Casualty	....	....	....	−19 34	....	.....
Northern Assurance	....	....	....	....	....	.....
North British & Mercantile	....	....	....	....	....	.....
Norwich Union	....	....	....	....	....	.....
Ocean Accident & Guarantee	....	....	....	....	....	.....
Pilot	....	....	....	....	....	.....
Provident Assurance	....	....	....	....	....	.....
Prudential Assurance	62 61	....	62 61	118 51	62 50	52.74
Railway Passengers	....	....	....	....	....	.....
Royal Exchange	....	....	....	....	....	.....
Royal Insurance	....	....	....	....	....	.....
Scottish Metropolitan	....	....	....	....	....	.....
Sun Insurance Office	....	....	....	....	....	.....
Toronto General	180 00	....	180 00	169 67	....	.....
Union of Canton	2,102 38	....	2,102 38	3,504 18	4,333 89	123.68
United States Fidelity	....	....	....	....	....	.....
Western	119 70	....	119 70	119 96	323 14	269.37
World Marine & General	....	....	....	....	....	.....
Totals	2,475 54	....	2,475 54	3,901 14	4,719 53	120.97

TABLE XIV.—COMPARATIVE SUMMARY OF PREMIUMS AND LOSSES (TOTALS) IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31ST, 1934 AND 1935

Class	1934				1935			
	Net premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned	Net premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	$ c.	$ c.	$ c.	%	$ c.	$ c.	$ c.	%
Fire—								
Joint Stock	13,631,199 57	13,958,380 36	5,692,983 60	40.78	13,361,202 83	13,331,547 27	4,630,208 08	34.73
Farmers' Mutuals	1,633,636 28	1,680,738 07	1,022,874 79	60.86	1,605,030 70	1,598,002 54	972,707 67	60.87
*New England Factory Mutuals	594,821 81	.....	70,371 55	.....	713,150 69	.....	22,400 57	.....
Other Mutuals	792,019 54	786,085 40	259,699 62	33.04	792,702 59	782,630 00	266,440 20	34.04
Cash Mutuals Without Capital	1,556,437 00	1,569,390 38	760,488 32	48.46	1,617,790 63	1,459,804 24	642,212 20	43.99
Cash Mutuals With Capital	189,954 01	154,031 80	69,249 59	44.96	210,098 83	179,265 76	70,831 04	39.51
Reciprocal Exchanges	271,781 10	254,106 01	470,191 58	185.04	266,004 26	262,240 05	159,423 49	60.79
Lloyds	.....	.....	.....	.....	194,279 64	127,297 97	57,648 04	45.27
Automobile	6,931,896 36	6,748,426 33	4,007,387 91	59.38	7,017,027 56	6,963,889 62	4,123,232 78	59.21
Accident	1,205,962 42	1,206,317 36	685,271 59	56.81	1,209,920 48	1,203,245 89	552,235 44	45.90
Accident and Sickness Combined	850,689 08	853,271 24	461,132 67	54.02	964,846 63	961,742 49	569,971 33	59.26
Aircraft	7,007 82	6,164 22	—263 95	.....	32,145 86	23,246 83	22,391 97	96.32
Boiler and Machinery	409,911 15	317,631 23	24,493 53	7.71	351,205 77	368,326 66	45,579 03	12.37
Credit	73,800 82	85,587 06	35,934 80	41.99	91,331 83	86,936 14	33,434 07	38.46
Employers' Liability	159,091 58	146,976 93	69,902 29	47.56	87,440 03	86,265 51	73,196 42	84.85
Guarantee	917,386 53	897,984 67	205,661 54	22.90	943,327 69	914,987 23	196,614 11	21.49
Hail	62,336 42	62,336 42	155,911 96	250.11	127,622 24	127,622 24	173,163 89	135.68
Inland Transportation	664,033 26	613,056 52	278,528 55	45.43	676,013 63	654,773 75	209,513 39	32.00
Live Stock	16,733 60	15,503 46	17,068 77	110.10	22,495 11	22,235 26	17,807 65	80.09
Marine	459,360 95	451,899 44	335,024 61	74.14	580,997 04	537,132 11	270,451 32	50.35
Plate Glass	237,220 92	225,901 92	99,657 94	44.12	227,928 68	224,537 08	90,944 04	40.50
Property Damage	17,578 21	18,849 35	12,144 39	64.43	27,038 96	22,521 22	64,840 19	287.91
Public Liability	691,851 08	642,935 00	346,988 51	53.97	805,705 03	787,577 55	319,457 84	40.56
Sickness	470,590 94	474,846 94	238,007 15	50.12	494,679 85	493,870 14	322,194 54	65.24
Sprinkler Leakage	8,150 32	6,087 21	11,551 07	189.76	14,496 77	12,101 60	5,425 85	44.83
Theft	497,241 02	476,051 34	214,303 50	45.02	579,135 68	535,583 84	314,638 64	58.75
Weather	136,162 68	139,384 00	46,976 09	33.70	166,580 83	145,927 97	44,792 67	30.69
Workmen's Compensation	11,810 86	11,631 26	1,502 85	12.92	2,475 54	3,901 14	4,719 53	120.97

*"Net premiums earned" was not calculated. The ratio of net losses incurred to net amount at risk was .084 per $1,000.

V

APPENDICES

APPENDIX I

REVIEW OF 1936 LEGISLATION, ONTARIO

At the 1935 session of the Legislature certain amendments were effected to *The Insurance Act*, R.S.O. 1927, Chapter 222, by *The Insurance Amendment Act, 1935* (25 Geo. V., Chapter 29), which were not reviewed in Appendix I of the 1935 Report of the Superintendent, on account of the fact that it was provided that these sections were to come into force on a day to be named by the Lieutenant-Governor by his proclamation. These amendments are set out in Sections 2 to 29 of Chapter 29 and relate to life insurance. By *The Insurance Amendment Act, 1936* (1 Edw. VIII, Chapter 30), some further amendments were made to *The Insurance Act.* With one exception these amendments pertained to life insurance, and the Act provided that Sections 1 to 11 should come into force on a day to be named by the Lieutenant-Governor by his proclamation. Sections 2 to 29 of *The Insurance Amendment Act, 1935*, and Sections 2 to 11 of *The Insurance Amendment Act, 1936*, have been proclaimed effective July 2nd, 1936. Section 12 of *The Insurance Amendment Act, 1936*, came into force on the date of Royal Assent, April 9th, 1936.

Accordingly, the following synopsis, in so far as it relates to life insurance, includes both 1935 and 1936 amendments.

Life Insurance

Section 119 of *The Insurance Act* is repealed and a new section substituted therefor. A number of the definitions in the repealed section have been re-enacted without change. The former definitions did not include "adopted child" nor "adopting parent." The new definitions provide for their inclusion. In order to avoid all difficulties arising out of domicile or conflict of laws, the test is that the child shall be entitled to inherit real property from an intestate adopting parent. The title to real property is covered by the law of the place where the property is situate.

"Contract of life insurance." This definition is revised to correspond with the definition of "life insurance" contained in paragraph 36 of Section 1 of the Act and with Section 24*b* of the Act defining the scope of life insurance licenses.

"Fraternal society." The former definition merely authorized benefits to beneficiaries, whereas benefits are frequently payable to the members themselves. The new definition is otherwise, in substance, the same.

"Insured." The former definition provided that "unless the context otherwise requires" the insured "includes the person whose life is insured." The words "unless the context otherwise requires" were not clear in their application to the provisions of the legislation. The amendment reads "if the context so requires," making the application more definite.

"Parent," "Father" and "Mother." This is a new definition to make it clear that these include an adopting parent.

Section 120 (2) is amended and a new subsection substituted therefor. The former subsection read in part "unless hereinafter otherwise specifically provided," and uses the expression "unmatured obligations of every contract." There is no such specific provision and the expression "unmatured obligations" is indefinite. The new subsection is designed to remove both difficulties.

Section 123 (1) is amended by striking out the words "other than a fraternal society." In order to make it perfectly clear that none of the provisions of Section 123 apply to fraternal societies, Subsection (5) was added.

New Subsections (2) and (3) were added to Section 123 and are intended to comprise statutory conditions which must be contained in a policy and replace similar provisions which were originally contained in Section 91 of the old *Dominion Insurance Act.*

Subsection (2) of Section 123 is renumbered Section 123*a* and is amended to have the limit referred to therein increased to an amount not exceeding $2,000.

Subsection (3) of Section 124 is amended and a new subsection substituted therefor, but the only change of substance is the insertion of the words "the policy" which were apparently inadvertently omitted in the former subsection.

Sections 125, 126 and 127 of the Act are repealed and new sections substituted therefor. Section 125 (1) relates to disclosure and misrepresentation by the insured and was rewritten out of a combination of the old Subsections (1) and (2) of Section 125. In the old section the expression "conscious failure" is used but in the amendment the word "conscious" was omitted. The meaning of the word "conscious" was indefinite and contained the idea that there must be a wilful failure to disclose some material facts, a matter which it would be almost impossible for a company to prove. It was considered that the expression "within his knowledge" makes it sufficiently onerous for the insurer to establish either fraud, misrepresentation or failure to disclose. Section 125 (2) replaces former Section 127, and in addition a proviso was added to show that this provision shall not apply with respect to disability insurance or double indemnity insurance.

Section 126 corresponds to former Subsection (3) of Section 125, except that former Section 126 "contracts not void unless facts material" was dropped and the proviso contained in the last four lines was added as new material.

Section 127 relating to "materiality" was formerly contained in Section 126 (2). Subsection 1 of Section 130 is amended by replacing the words "a contract providing for the payment of premiums weekly" with the words "an industrial contract."

The Act is amended by adding a new Section 130*a*, which provides that where a contract lapses and its cash value has not been paid and any options as to paid-up or extended insurance have not been exercised, the insured shall be entitled to have the contract reinstated upon application within two years, or in the case of an industrial contract within one year, from the date of lapse upon production of evidence of good health, etc. This section in general re-enacts what was also a statutory condition under Section 91 of the former *Dominion Insurance Act*. Subsection (2) makes it clear that the provisions of Section 125 are applicable to reinstatement where a contract has lapsed, and Subsection (3) makes it clear that policy conditions with respect to suicide are applicable to reinstated contracts. Section 4 expressly exempts fraternal societies from the provisions of this section, as reinstatement in the case of their contracts is generally dealt with by their by-laws or otherwise than by the policy itself.

Section 132 of the Act, defining the meaning of "heirs" and "next of kin" as re-enacted by Section 9 of *The Insurance Amendment Act, 1935*, is repealed and a new section substituted therefor. Formerly it was the law that insurance moneys payable to "heirs," "legal heirs," "lawful heirs," "next of kin," etc., went to the estate of the assured and so were subject to his debts, notwithstanding that the Act (Section 140) provided that certain of these persons are preferred beneficiaries and take free of debts of the estate. Fraternal societies have issued a large number of their policies made payable to next of kin who are in fact persons within the preferred class. Further, such policies had been issued by them in accordance with their constitution and by-laws in the belief that moneys would not be subject to the debts of the assured. Accordingly, the amendment makes an exception in the case of the policies issued by fraternal societies prior to January 1st, 1937, so that the beneficiaries would have priority over the claims of creditors of the assured.

Section 138 of the Act, relating to the power of a minor respecting insurance on his own life, is repealed and a new section substituted therefor. When insurance has been taken out by a parent on the life of a child and the parent is the sole owner, the question has arisen as to whether the child has any right or interest in the policy. The new section, in addition to conferring full capacity on a minor of fifteen to effect insurance on his own life, empowers him to ratify any contract made before attaining the age of fifteen, to deal with what interest he may have in the contract effected by another on his life, and to provide for the case of married minors so that they may have the same right to insure one another's lives as adults.

Section 140 (2) of the Act was repealed and a revised subsection substituted therefor which includes in the class of preferred beneficiaries, adopted children, adopting parents and children of adopted children.

Section 141 of the Act is repealed and a revised section substituted therefor. The old section provided that a beneficiary for value and an assignee for value shall have a vested interest in the policy. The new section requires the beneficiary for value or assignee for value, except beneficiaries for value expressly described as such in the policy, to give notice in writing of their interest to the insurer in order to establish their priority of interest as against any other subsequent beneficiary or assignee.

Section 142 (2) is repealed and two new subsections substituted therefor. Subsection 2 provides for the priority of a subsequent declaration over a declaration made in a will of prior date and also for the priority of a beneficiary or assignee for value as against a beneficiary under a will of prior date. A declaration made in a will of prior date will not affect the rights of a beneficiary or assignee for value unless notice of the will has been filed with the insurer. Former Subsection 2 refers to "a declaration contained in an unrevoked instrument." The word "unrevoked" has given rise to difficulties and does not cover the case of revocation by operation of law. The new Subsection 3 is designed to remove the difficulties.

Section 144 of the Act was repealed and a revised section substituted therefor. Former Section 144 provided for the dealing with the share of a deceased ordinary beneficiary before the maturity of the contract. The new section provides for the case not only where there are ordinary beneficiaries, but also where both ordinary and preferred beneficiaries are appointed.

Section 145 (1) of the Act is amended by striking out the words "so long as any of the class of preferred beneficiaries remain." The revised subsection is intended to make it clear that, where a preferred beneficiary is designated, a trust is created in favour of the designated beneficiary and outside the control of the insured or his creditors until some event arises under which it becomes free in pursuance of some other provision of the legislation.

Subsections (2) and (3) of Section 145 of the Act are repealed and new subsections substituted therefor. The first part of former Subsection (3) is dealt with under revised Section 148, and the remainder appears in revised form in Subsection (2). Both Subsections (1) and (2) are made subject to new Subsection (3) dealing with vested rights of beneficiaries for value, etc.

Section 147 (1) is amended by striking out the words "the next following subsections" and inserting the words "Section 148." This amendment resulted from the addition of new Section 147*a*, which defines the status of an "adopted child" and "adopting parent" as preferred or ordinary beneficiaries. As a general working principle it is provided that after the adoption the adopted child and the adopting parent shall be as towards one another preferred beneficiaries, while the adopted child and its natural parent will become ordinary beneficiaries as towards one another.

Section 148 (1) of the Act, dealing with the disposal of the share of a deceased preferred beneficiary, is repealed and three new subsections substituted, which include also the first part of old Section 145 (3).

Section 148 (2) of the Act is renumbered Subsection (4) and amended by striking out the words "subject to Subsection (1) and to any provision in the policy or a declaration" and substituting the words "subject to the provisions of this section" and by the addition of the words "such issue taking by representation." The amended subsection is in conformity with the preceding amendment and also makes clear in clause (a) that the issue is to take by representation, as provided by Section 147 (1).

Section 149 (3) is amended regarding notice of divorce. The old subsection provided that an insurer may deal with insurance money as if no divorce had been granted until notice of such divorce had been received. The amended section provides that the insurer must receive such notice at its head or principal office in Canada and provides the form of such notice.

Section 152 of the Act is repealed and a revised section substituted therefor. Subsection (1) brings the Act in accordance with the present practice of the companies in the matter of disposal of surplus or profits where a preferred beneficiary is designated. Subsection (2) gives insurers authority to apply surplus or profits to keep the insurance in force where not otherwise applied or dealt with under Subsection (1).

Section 153 of the Act is amended by adding two new Subsections (3) and (4). Subsection (3) provides for a court order where insurance money is made payable to a minor, lunatic, etc. Subsection (4) makes it clear that the rights of the beneficiary are not abrogated by a charge created against the policy, and that when the charge is satisfied the assignee of the policy must clear the title to the policy.

Section 154 of the Act is amended by inserting after the word "contract" in the first line the words "or any instrument in writing." The words added here are to provide for the case of a declaration.

Section 155 (1) of the Act is amended by striking out the words "a subsequent" and substituting the word "an." The word "subsequent" is struck out because the instrument might be a will made previously to the contract or there might be an instrument made simultaneously with the contract.

Section 156 of the Act, dealing with the insurance money after the maturity of the contract, is repealed and a new section substituted therefor. It is a substantial re-enactment of the former section with the word "subsequent" struck out for the reason indicated in connection with the amendment to Section 155, with provision made for interest where no rate is agreed upon, and with a proviso that the insurer shall not be bound to carry out the terms of any declaration to which it has not agreed in writing.

Section 157 (1) is amended by inserting after the word "received" the words "at its head or principal office in Canada." The former subsection provided that an insurer, without notice of any change in the title to insurance money, might make any payment which otherwise would have been lawful and valid unless notice of such change in title had been received by the insurer prior to payment. There was no provision as to where such notice should be delivered. The amendment provides that such notice must be received at the head or principal office in Canada.

A new section 157*a* is enacted to provide that the insurer shall not incur any liability for giving information as to any notice or instrument in writing affecting the insurance money which the insurer has received.

Section 158 (2) of the Act is repealed and a revised subsection substituted therefor. The subsection is redrawn so that an insurer may always ask proof of the name and age of the beneficiary.

Section 159 (2) of the Act, which provided that insurance money shall be payable in the Province in lawful money of Canada, is repealed and three new Subsections (2), (3) and (4) substituted therefor. Subsection (2) makes clear what province is intended and also provides that if the insured's domicile is not in Canada and the contract does not otherwise provide, the money shall be payable at the head office of the company. New Subsection (3) provides for payment in other than Canadian currency, where the contract so provides. New Subsection (4) provides that the expression "dollars" shall mean Canadian "dollars" unless another currency is specified. This takes care of a difficulty which arose in cases of Schon *vs.* New York Life Insurance Company and of Weiss *vs.* State Life Insurance Company.

A new Section 159*a* is enacted to take care of the case where the policyholder does not live in Canada and has no need to take out administration in Canada. Many contracts are made by Canadian companies in the United States and elsewhere and Canadian policyholders often move to foreign parts. This section facilitates payment in such cases.

Subsections (1), (2) and (3) of Section 160 of the Act are repealed and new subsections substituted therefor. Subsection (1) is amended in three respects, *viz.*, the insertion of the words "admit the validity of the contract"; by extending the time from ten days to thirty days; and by giving the court a more general power as to further proof. Subsection (2) is amended so that in addition to the insurer the claimant may apply for a declaration as to presumption of death, and the time is extended to thirty days' notice. Subsection (3) is amended by changing the words "parties to the application" to the words "applicant and all parties notified of the application." It rests with the court to require proper notice to be given.

Section 162 (3) of the Act is amended by adding the words "whichever period shall first expire but not afterwards." The added words make the intention clear and removes existing ambiguity.

Section 162 (4) of the Act is amended to provide that, where an action or proceeding is prematurely brought, the plaintiff may commence a new action or proceeding at any time within six months after the final determination of the first action or proceeding.

Section 164 (1) of the Act is repealed and a new subsection substituted therefor. The only material change is to take care of the case where the trustee dies or otherwise becomes incapable of acting as trustee in connection with the payment of insurance money to minors, lunatics, etc. The amendment also substitutes the words "under the law of this province" in place of "by the court," so that the section will now refer to a guardian or trustee "duly appointed under the law of the province."

Section 165 (1) of the Act, which provides for obtaining an order for the payment of insurance moneys into court, is amended to provide as to how the motion shall be made, and adds at the end of the subsection the words "and such application shall in the first instance be made *ex parte*." The fact is that the court could require notice to all parties, although the application is first made *ex parte*.

APPENDIX II

REPORT OF STANDING COMMITTEE ON VALUATION OF SECURITIES

Association of Superintendents of Insurance of the Provinces of Canada

The following resolution was adopted at the 14th Annual Conference of the Association held in Winnipeg, Manitoba, September 9th to 11th, 1931:

> "Whereas it is desirable that all provinces should prescribe the same basis of valuation of securities for use by insurers in completing annual statement blanks;
>
> "Be it resolved that the Provinces of Quebec and Ontario are hereby constituted the Associated 'Standing Committee on Valuation of Securities,' with full power to determine the basis of valuation of securities and with instructions to publish through the Secretary, not later than the 15th of January in each year, a list of securities held by insurers as at the December 31st next preceding, with valuations thereof, to be used in completing annual statement blanks."

Each year since 1931 your Committee has submitted reports determining the basis of valuation of bonds, debentures and stocks in respect of annual statements for each of the past four years, and subsequently lists of securities held by insurance companies showing the values so determined were published and used to complete the said annual statements for all provinces.

The question of valuation of securities in respect of annual statements for the current years has been under consideration by your Committee for the past several months. Three weeks ago a member of your Committee attended the annual meeting of the National Convention of Insurance Commissioners and the meetings of the Committee on Valuation of Securities held in connection therewith, when the Commissioners of Insurance of the United States agreed upon the manner in which securities should be required to be valued for the purpose of completing annual statements to the several state departments in the United States. Your Committee is pleased to report again this year that, in its opinion, the basis of valuation approved by the National Convention of Insurance Commissioners is a sound one and again recommends that, having regard to the peculiarly international character of the insurance business, with United States companies carrying on business in every province of Canada and numerous Canadian companies doing a large and increasing business in the United States, the several provinces of Canada approve the same basis of valuation as that adopted by the several states of the United States.

The resolution unanimously adopted by the National Convention of Insurance Commissioners is appended to this report. Your Committee has unanimously concluded to determine that the values of bonds, debentures and stocks shall be fixed, for the purposes of the provinces of Canada, upon the same basis as the value of such securities has been determined by the said resolution for the states of the United States, subject only to such minor adjustments as are necessary to adapt the said basis to Canadian statutes, practice and forms.

On or about January 15th, 1936, a list of securities held by insurance companies, other than

(a) securities required to be valued at market quotations, and

(b) securities permitted to be valued on an amortized basis, and

(c) securities authorized to be valued at the Association values as of December 31st, 1934,

within the terms of the said resolution, will be published showing the value of each security listed, to be used in completing annual statement blanks as of December 31st, 1935, and distributed to all insurers by the Secretary of the Association.

(*Sgd.*) B. ARTHUR DUGAL (P.Q.).

(*Sgd.*) HARTLEY D. McNAIRN (Ont.).

Dated at Toronto this 30th day of December, A.D. 1935.

RESOLUTION ADOPTED BY THE NATIONAL CONVENTION OF INSURANCE COMMISSIONERS AT THE ANNUAL MEETING HELD IN NEW YORK, N.Y., ON TUESDAY AND WEDNESDAY, DECEMBER 3RD AND 4TH, 1935

RESOLVED: that the book containing the valuations of securities as of December 31st, 1935, published under the auspices of the National Convention of Insurance Commissioners, shall be upon the following basis:

1. Stocks and bonds (other than those described in 2, below) shall be valued at market quotations of December 31st, 1935.

2. (a) Bonds of states of the United States and of provinces of the Dominion of Canada and political subdivisions thereof shall be valued as provided in the resolution adopted July 12th, 1935, by this Convention. (Copy annexed.)

   (b) Such bonds, if issued in 1935, prior to July 1st, shall be valued at July 1st market quotations; if issued subsequent to July 1st, the original offering price (cost) shall be used.

3. Bonds in default shall be valued on a flat basis, i.e., including past due and accrued interest. A symbol "F" shall be used to designate such values.

4. Stock valuations shall include dividends declared or accrued.

RESOLVED: that for the inventory of stocks and bonds in the annual statements of insurance companies as of December 31st, 1935, the following basis is recommended as fair market value:

1. All bonds amply secured and not in default should be valued on an amortized basis wherever permitted by law.

2. All other bonds—and, where amortization is not permitted by law, all bonds—should be valued as shown in "Valuations of Securities" book published under the auspices of the National Convention of Insurance Commissioners.

3. Stocks should be valued as shown in "Valuations of Securities" book described above, except as hereinafter provided.

4. Stocks held by life insurance companies may be valued in the aggregate at the cost or book value, whichever is lower, provided the income received by such companies on such stocks in the aggregate, during each of the five years preceding the date of valuation, shall have been at a rate sufficient to meet the interest required to maintain policy reserves and other policy obligations, and provided further that the net investment income received by such companies on their ledger assets shall not have been less than required to maintain the reserve. This shall not apply to stocks of corporations in receivership or similar status. Cost as usual shall be held to include stocks received as exchanges or rights received as dividends or otherwise at not to exceed the market value quoted on the date acquired.

FURTHER RESOLVED: that in cases where the condition of insurance companies may require the immediate disposition of securities, it is recommended that the discretion of the state supervisory officials of insurance should be exercised to vary the general formula herein set forth, so as to adopt prices reflected by the exchanges.

RESOLUTION OF JULY 12TH, 1935

RESOLVED: that the Committee on Valuation of Securities of the National Convention of Insurance Commissioners recommends the following basis of valuing bonds of states of the United States and of the provinces of the Dominion of Canada and political subdivisions thereof for the inventory of such securities in the annual statements of insurance companies as of December 31st, 1935:

1. Such bonds where not in default should be valued at the mean of the values established by the National Convention of Insurance Commissioners for December 31st, 1934, and the market quotations of July 1st, 1935.

2. Where such bonds are in default, values should be established by the publisher of the Convention book containing security values with such reasonable adjustments of market quotations as are warranted by the circumstances involved in the separate issues. These adjusted values should approximate the means of the valuations established by the Convention of December 31st, 1934, and the indicated market quotations of July 1st, 1935. These adjustments in values shall be subject to review by the Committee on Valuation of Securities.

The Superintendents of Insurance of the provinces of Canada and the states of the United States have reached an agreement upon the basis of valuation of securities for the purpose of insurers' annual statements to the several provincial and state Departments as of December 31st, 1935. The complete text of the report of the Standing Committee on Valuation of Securities of this Association, dated December 30th, 1935, is printed at the back of this booklet (*see Appendix II to this Report*). This list of securities is published and distributed by the Secretary of the Association in furtherance of the said Report.

The securities listed herein (*not printed in this Report*) are bonds and debentures of the political subdivisions of the provinces of Canada and the United States of America which are not eligible for amortization and which are valued on a calculated basis.

The values of securities payable in other than Canadian currency have been determined by reference to the various British and foreign stock exchanges and allowance made for exchange. Due and accrued interest has also been considered. In other words, the values are flat Canadian values not subject to increase, directly or indirectly, on account of premium on exchange, interest or otherwise, except where "book value" is indicated.

Where exchange quotations were not available or the quoted prices seemed merely nominal, an arbitrary quotation was determined as the facts appeared to the financial adviser to the Committee to warrant and the deduction formula thereupon applied.

There follows some general instructions prepared for the convenience and guidance of insurers.

General Instructions

Schedules of bonds, debentures and stocks owned or held as security for loans by insurers as of December 31st, 1935, required to be filed with the several Provincial Departments of Insurance in Canada shall be valued in accordance with the foregoing and with these instructions:

1. *Stocks and Bonds Generally.* Except as hereinafter provided, stocks and bonds shall be valued at market quotations as of December 31st, 1935.

2. *Amortization Basis for Bonds Not in Default.* All bonds with certain exclusions as follows, having a fixed term and rate of interest and not in default as to principal or interest, shall be valued on an amortized basis.

Bonds of corporations other than municipal, which have been subject of a plan of refinancing either by the issue of new bonds, income or otherwise, or upon which the whole or any part of interest payments have been deferred or payable by any consideration other than cash, should be valued at market quotations as of December 31st, 1935, and may be classified as "not in default."

3. *Bonds of Municipalities in Default.* Bonds of states of the United States and of the provinces of the Dominion of Canada and political subdivisions thereof, not eligible to amortization, shall be valued at the rates shown in this booklet (*not printed in this Report*).

Where any corporation, municipal or otherwise, has defaulted principal and/or interest on any outstanding liability, all securities of that corporation must be classified as in default and the promulgated values used in all cases.

4. *Stocks of Life Companies:* Stocks held by life insurance companies shall be valued, where eligible, in accordance with the second last paragraph of the Convention's resolution, i.e. cost or book value.

Omissions or inaccuracies in this publication or requests for additional information should be drawn to the attention of or made to the Secretary.

HARTLEY D. McNAIRN,
Secretary.

Toronto, January 17th, 1936.

APPENDIX III

UNLICENSED INSURANCE PLACED DURING 1935 BY SPECIAL INSURANCE BROKERS LICENSED PURSUANT TO SECTION 259 OF THE INSURANCE ACT

Name of Company	Barton & Ellis, Ltd.	Irish & Maulson, Ltd.	Merry, M. N.	Mitchell & Ryerson	Muntz & Beatty, Ltd.	Willis, Faber & Co., Ltd.	Total
Lloyds, Chicago	$60,800						$60,800
Economic Insurance Co., Ltd., London					$27,760		27,760
National Petroleum							
Mutual Insurance Co. of Philadelphia, Pa.					150,000		150,000
National Fire & Marine Insurance Co., N.J.						$15,000	15,000
Richmond Insurance Co., N.Y.		$164,214				79,500	243,714
Standard Insurance Co., N.Y.					85,000		85,000
Gross Amount Insurance Placed	$60,800	$164,214			$262,760	$94,500	$582,274
Amount Cancellations	$85,000					$87,400	$172,400
Net Amount Insurance Placed	—24,200	$164,214			$262,760	7,100	409,874
Gross Amount in Force Dec. 31st, 1935	$60,800	$164,214			$262,760	$49,000	$536,774
Gross Premiums	$1,023	$656			$1,182	$1,945	$4,806
Return Premiums	251					2,014	2,265
Net Premiums Written	$772	$656			$1,182	—$69	$2,541

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Algoma Mutual	Mutual	Sault Ste. Marie	H. Knight
Amherst Island	Mutual	Stella	Samuel Miller
Ayr	Mutual	Ayr	R. G. Bailey
Bay of Quinte Agricultural	Mutual	Picton	Frank Eaton
Bertie and Willoughby Farmers'	Mutual	Wainfleet	F. J. King
Blanshard	Mutual	Science Hill	Duncan McVannell
Blenheim, North	Mutual	Plattsville	A. R. G. Smith
Brant County	Mutual	Brantford	Chas. McIntyre
Canadian Millers'	Mutual	Hamilton	Lt. Col. A. L. Noble
Caradoc Farmers'	Mutual	Mount Brydges	Archie Walker
Chosen Friends, Canadian Order Soc.	Fraternal	Hamilton	W. H. Montague
Civil Service Mutual Benefit	Fraternal	Ottawa	A. H. Brown
Clinton Township	Mutual	Beamsville	W. E. Boughner
Culross	Mutual	Teeswater	Thomas P. McDonald
Dereham and W. Oxford	Mutual	Ingersoll	J. Campbell
Dorchester, North and South	Mutual	Harrietsville	S. S. McDermand
Downie	Mutual	St. Paul's	Leslie Brown
Dufferin Farmers'	Mutual	Shelburne	W. J. Jelly
Dumfries, N., and Waterloo, S.	Mutual	Galt	Robt. E. Cowan
Dunwich Farmers'	Mutual	Iona Station	John McPherson
Easthope, South	Mutual	Tavistock	S. A. Goring
Economical	Cash-Mutual	Kitchener	Henry Knell
Ekfrid	Mutual	Appin	D. A. McCallum
Elma Farmers'	Mutual	Atwood	Frank H. Boyd
Empire Life Insurance Company	Stock	Kingston	C. P. Fell
Eramosa	Mutual	Rockwood	Jos. R. Rutherford
Erie Farmers'	Mutual	South Cayuga	J. Honsberger
Farmers' Central	Mutual	Walkerton	Moses Bilger
Farmers' Union	Mutual	Lindsay	Bruce McNevin
Federal Fire Insurance Co.	Stock	Toronto	W. S. Morden
Foresters, Canadian Order of	Fraternal	Brantford	W. M. Couper
Formosa	Mutual	Formosa	Jno. F. Waechter
Germania Farmers'	Mutual	Ayton	Andrew Schenk
Glengarry Farmers'	Mutual	Alexandria	E. L. McNaughton
Gore District	Cash-Mutual	Galt	A. R. Goldie
Grand River	Mutual	Caledonia	Whitfield Teasdale
Grenville Patron	Mutual	Spencerville	E. D. Perrin
Grey and Bruce	Mutual	Hanover	D. McKinnon
Guelph Township	Mutual	Guelph	J. P. Henderson
Halton Union	Mutual	Campbellville	W. A. Lasby
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton	Geo. Newcombe
Hamilton Police Benefit Fund	Fraternal	Hamilton	John Duffy
Hamilton Township	Mutual	Cobourg	E. H. Martyn
Hand-in-Hand	Stock	Toronto	W. R. Houghton
Hay Township	Mutual	Zurich	Geo. Armstrong
Hopewell Creek	Mutual	New Germany	A. G. Brohman
Howard Farmers'	Mutual	Ridgetown	R. L. Smyth
Howick Farmers'	Mutual	Wroxeter	Alex. McKercher
Kent and Essex	Mutual	Merlin	Thos. R. Clark

DIX IV

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Sault Ste. Marie	J. A. Donaghue	Sault Ste. Marie	Lt.-Col. T. H. Elliott	Sault Ste. Marie
Stella	A. N. Hitchins	Stella	E. C. McDonald	Stella
Galt	A. C. Becker	Ayr	A. L. Easton	Ayr
Picton	A. E. Welbanks	Milford	W. A. Davis	Picton
Ridgeway	E. O. Disher	Ridgeway	Jno. G. Wills	Wainfleet
St. Mary's	Jas. A. Highet	Science Hill	Thos. H. Driver	Science Hill
New Hamburg	R. W. Newton	Tavistock	Stuart Hastings	Plattsville
Scotland	U. O. Kendrick	Cainsville	E. M. Edy	Brantford
Norval	R. A. Thompson	Lynden	Miss V. McGregor	Hamilton
Muncey	C. M. Trott	Mt. Brydges	E. W. J. Sutherland	Mt. Brydges
Hamilton	E. J. Gott	Amherstburg	C. H. Fitch	Hamilton
Ottawa			J. J. McGill	Ottawa
Beamsville	C. Wismer	Jordan	G. A. Tinlin	Beamsville
Teeswater	Levi Boyle	Holyrood	F. G. Moffat	Teeswater
Salford	R. H. Mayberry	Ingersoll	C. H. Kipp	Ingersoll
Port Burwell	A. E. Jackson	Mossley	S. E. Facey	Harrietsville
Motherwell	A. J. Bradshaw	St. Paul's	Geo. Armstrong	St. Paul's
Shelburne	J. A. Marshall	Orangeville	J. A. Richardson	Shelburne
Galt	Wm. Shaw	Hespeler	W. R. Cross	Galt
Dutton	J. F. McMillan	Rodney	W. A. Galbraith	Iona Station
Woodstock, R. 6.	W. L. Schaefer	Tavistock, R. 3.	Edwin Caister	Tavistock
Kitchener	C. Kranz	Kitchener	F. W. Snyder	Kitchener
Glencoe	L. L. McTaggart	Appin	Herman Galbraith	Appin
Atwood	Thomas Cleland	Listowel	J. A. McBain	Atwood
Toronto	A. H. K. Russell	Toronto	L. T. Boyd	Kingston
Rockwood	John Hindley	Rockwood	W. A. Dickieson	Rockwood
Dunnville	Walter Ebert	Cayuga	A. E. Havill	South Cayuga
Mildmay	John Oswald	Chesley	B. W. Schumacher	Walkerton
Reaboro	J. J. Robertson	Dunsford	Miss P. James	Lindsay
Toronto	J. J. Warren	Toronto	H. Begg	Toronto
Montreal			Alf. P. Van Someren	Brantford
Walkerton	Thos. Inglis	Clifford	Miss G. Kuntz	Formosa
Ayton	Adam Ries	Clifford	Miss Ada B. Fortune	Ayton
Lancaster	D. A. Ross	Martintown	V. G. Chisholm	Alexandria
Galt	Jno. R. Blake	Galt	J. N. MacKendrick	Galt
Cayuga	Wm. Bell	Canfield	J. E. Stubbs	Caledonia
Prescott	Geo. Ferguson	Oxford Stn.	W. M. Snyder	Spencerville
Chesley	A. McArthur	Priceville	Wm. Ruttle	Hanover
Guelph	D. Small	Guelph	A. B. Falconbridge	Guelph
Acton	D. Campbell	Moffat	A. T. Moore	Campbellville
Hamilton			Jas. Cochran	Hamilton
Hamilton			Jas. McKay	Hamilton
Port Hope	A. E. Eagleson	Cobourg	W. A. Hoskin	Cobourg
Toronto	Jos. Walmsley	Toronto	C. H. C. Fortner	Toronto
Exeter	Fred. J. Haberer	Exeter	H. K. Eilber	Crediton
Ariss	A. Newstead	Breslau	A. J. Frank	New Germany
Blenheim	David Wilson	Ridgetown	A. Gillanders	Ridgetown
Wroxeter	W. H. Gregg	Gorrie	J. H. Wylie	Wroxeter
Fletcher	Charles T. Sellars	Kingsville	T. B. Harvey	Merlin

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Lambton Farmers'	Mutual	Watford	J. P. McVicar
Lanark	Mutual	Perth	M. L. Dowdall
Lennox and Addington	Mutual	Napanee	A. C. Parks
Lobo Township	Mutual	Ilderton	W. H. Salisbury
London Police Benefit Fund	Fraternal	London	W. J. McCullough
London Township	Mutual	Denfield	Homer J. Hardy
McGillivray	Mutual	Parkhill	Wm. E. Lee
McKillop	Mutual	Seaforth	Alex. Broadfoot
Maple Leaf	Mutual	Columbus	G. B. Mothersill
Merchants	Stock	Toronto	W. R. Houghton
Mutual Relief Life Ins. Co.	Mutual	Kingston	Dr. J. C. Connell
Nissouri	Mutual	Kintore	Harold M. Quinn
Norfolk	Mutual	Simcoe	Milton N. Porter
North Kent	Mutual	Dresden	J. E. Richardson
Oneida Farmers'	Mutual	Hagersville	David Smith
Ontario Commercial Travellers' Ass'n	Fraternal	London	D. S. McGugan
Ontario Equitable Life and Accident	Stock	Waterloo	Hon. C. A. Dunning
Ontario Farmers' Weather	Mutual	Grand Valley	Walter Richardson
Ontario Threshermen's Mutual	Mutual	Chatham	Byrell Harris
Ottawa Firemen	Fraternal	Ottawa	J. S. Lewis
Ottawa Police Benefit Fund Ass'n	Fraternal	Ottawa	Geo. McLeod
Otter	Mutual	Norwich	W. R. Carroll
Peel County	Mutual	Brampton	J. M. Dolson
Peel and Maryborough	Mutual	Drayton	P. J. Cunningham
Perth	Cash-Mutual	Stratford	G.G.McPherson, K.C.
Pilot Insurance Company	Stock	Toronto	D. M. Ferry, Jr.
Prescott Farmers'	Mutual	Alfred	F. X. Cadieux
*Provident Assurance Co.	Stock	Montreal, Que.	Hon.P.R.DuTremblay
Puslinch	Mutual	Arkell	Thos. S. Doyle
Queen City	Stock	Toronto	W. R. Houghton
Saltfleet and Binbrook	Mutual	Hannon	B. E. Corman
Sons of England	Fraternal	Toronto	A. V. Hardwick
Sons of Scotland	Fraternal	Toronto	Dr. John Ferguson
Southwold Farmers'	Mutual	Shedden	Maxwell Hunter
St. Joseph Union of Canada	Fraternal	Ottawa	Dr. R. H. Parent
*Stanstead and Sherbrooke	Stock	Sherbrooke, Que.	Hon. Jacob Nicol
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford	Cecil Wright
Toronto General Ins. Co.	Stock	Toronto	G. Larrett Smith, K.C.
Toronto Firemen's Benefit Fund	Fraternal	Toronto	Ralph C. Day
Toronto Police Benefit Fund	Fraternal	Toronto	John Wm. Elliott
Townsend Farmers'	Mutual	Waterford	S. C. Kitchen
Usborne and Hibbert	Mutual	Exeter	W. H. Coates

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*Incorporated under Quebec laws.

DIX IV—*Continued*

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES—*Continued*

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Inwood	T. L. McCormick	Watford, R. 5	A. G. Minielly	Watford
Perth	A. A. Bowes	Perth	J. E. Anderson	Perth
Napanee	A. Hartman	Odessa	D. A. Garrison	Napanee
Ilderton, R. 2	J. C. McIntyre	Komoka, R. 3	A. E. McKay	Ilderton, R. 2
London			P. W. Harpur	London
Denfield, R. 4	V. A. Tackabury	London, R. 6	Alfred T. Pattison	Denfield, R.R. 2
Clandeboye	D. Drummond	Ailsa Craig	A. E. Taylor	Parkhill
Seaforth	John E. Pepper	Brucefield	M. A. Reid	Seaforth
Oshawa	D. M. Morgan	Claremont	P. G. Purves	Columbus
Toronto			Chas. M. Horswell	Toronto
Kingston	D. A. Shaw	Kingston	W. T. Fortye	Kingston
Thamesford	D. E. Henderson	St. Mary's, R. 4	E. J. Gleason	Lakeside
Pt. Dover	J. H. Lawrence	Vittoria	N. S. Boughner	Simcoe
Wallaceburg	J. B. McDowell	Thamesville	W. S. Holmes	Dresden
Hagersville	Allan Anderson	Caledonia	Knud Wodskou	Hagersville
London			Geo. T. Hair	London
Montreal, Que.	Sen. H. W. Laird J. C. Breithaupt J. C. Haight, K.C.	Regina, Sask. Kitchener Waterloo	M. J. Smith	Waterloo
Grand Valley	D. L. Gear	Orton	Miss N. M. Foster	Grand Valley
Chatham	E. S. Down	Shedden	Miss G. A. Rouse	Chatham
Ottawa			James J. O'Kelly	Ottawa
Ottawa			Jos. P. Downey	Ottawa
Norwich, R. 2	J. R. Johnson	Springford	H. C. Cayley	Norwich
Brampton	Albert Hewson	Weston	F. J. Thompson	Brampton
Rothesay	R. A. Cherrey	Drayton	Mrs. E. Cragg	Drayton
Stratford	H. W. Strudley	Perth	A. E. Dodds	Stratford
Detroit	C. C. Bowen	Detroit	N. G. Duffett	Toronto
L'Orignal	Geo. Menard	Casselman	B. G. Parisien	Alfred
Montreal	M. Raymond	Montreal	J. H. Pigeon	Montreal
Guelph	J. A. McPherson	Puslinch	Fred Roszell	Hespeler
Toronto	Jos. Walmsley	Toronto	H. F. Crighton	Toronto
Stoney Creek	A. O. Smith	Hannon	R. E. Smith	Ancaster
Toronto	W. L. Baynes-Reid	Toronto	W. V. Oglesby	Toronto
Toronto			Robt. Lewis	Toronto
Southwold Stn.	Jno. A. Campbell	St. Thomas	John H. Sells	Shedden
Ottawa			Charles Leclerc	Ottawa
Sherbrooke, Que.	C. B. Howard	Sherbrooke, Que.	J. G. Armitage	Sherbrooke
Stratford			A. S. Kappele	Stratford
Toronto	Rt. Hon. A. Meighen W. P. Fess	Toronto Toronto	W. P. Fess	Toronto
Toronto			G. A. Lascelles	Toronto
Toronto			Insp. Wm. Kelly	Toronto
Waterford	C. D. Renner	Waterford	D. A. Hill	Waterford
Exeter	Samuel Norris	Staffa	B. W. F. Beavers	Exeter

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Walpole Farmers'..................	Mutual........	Jarvis...........	J. B. McKenzie......
Waterloo..........................	Cash-Mutual....	Waterloo........	W. G. Weichel.......
Waterloo, North, Farmers'.........	Mutual........	Waterloo........	H. Bowman.........
Wawanosh, West..................	Mutual........	Dungannon......	Ernest Ackert.......
Wellington.......................	Stock..........	Toronto.........	H. Begg............
Western Farmers' Weather.........	Mutual........	Woodstock......	Jas. Donaldson......
Westminster Township............	Mutual........	Wilton Grove....	M. E. Hooper........
Williams, East...................	Mutual........	Kerrwood.......	Jno. McCallum......
Yarmouth.......................	Mutual........	St. Thomas......	C. A. Campbell......

DIX IV—*Continued*

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES—*Continued*

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Jarvis	Geo. E. Pond	Selkirk	Geo. L. Miller	Jarvis
Waterloo	J. H. Simpson	Guelph	F. H. Moser	Waterloo
Ariss	L. Hagey	Preston	Jos. H. Woods	Waterloo
Holyrood	Dan MacKay	Ripley, R.R.	G. C. Treleaven	Dungannon
Toronto			W. H. Buscombe	Toronto
Listowel	Geo. McIntosh	Embro	H. W. Sutherland	Woodstock
Lambeth	Geo. T. Gartley	Wilton Grove	R. S. Nichol	WiltonGr.,R.R.2
Denfield, R. 3.	W. N. McLeish	Kerrwood, R. 3.	Jno. A. McLeish	Kerrwood, R.R. 3
Belmont	C. E. Locke	St. Thomas	A. E. Bucke	St.Thomas,R.R.8

APPENDIX V

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1930-34

(EXCLUDING EXPERIENCE OF RECIPROCAL EXCHANGES, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND FACTORY MUTUALS)

Class No.	FRAME PROTECTED			FRAME UNPROTECTED			BRICK PROTECTED			BRICK UNPROTECTED			FIRE-PROOF			Class No.
	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	
	$	$		$	$		$	$		$	$		$	$		
2	94,860	77,757	81.97	107,309	102,232	95.27	15,708	10,672	67.94	4,707	1,292	27.45	372	....	....	2
4	101,726	71,921	70.70	114,272	48,974	42.86	908,271	746,737	82.22	130,942	36,263	27.69	5,974	2,338	39.14	4
6	60,509	7,797	12.89	34,998	38,133	108.96	608,907	252,161	41.41	45,899	11,949	26.03	22,777	482	2.12	6
8	92,723	19,601	21.14	212,964	66,154	31.06	1,143,133	436,206	38.16	223,936	48,663	21.73	131,166	20,714	15.79	8
10	9,304,812	4,130,179	44.39	3,255,711	2,618,193	80.42	8,700,864	3,325,102	38.22	687,867	348,787	50.71	46,466	10,914	23.49	10
14	72,138	40,694	56.41	2,236,389	1,326,219	59.30	9,450	13,105	138.68	29,319	5,247	17.90	668	93	13.92	14
16	14,003	29,327	209.43	3,580,051	3,816,065	106.59	4,230	3,685	87.12	197,155	132,423	67.17	372	....	....	16
22	101,122	51,799	51.22	37,715	21,424	56.80	47,270	7,951	16.82	3,708	54	1.46	277	....	....	22
24	31,975	19,944	62.37	21,718	4,824	22.21	238,071	28,556	11.99	36,632	2,883	7.87	72,251	1,321	1.83	24
101	1,185,303	591,045	49.86	676,825	420,745	62.16	4,305,496	2,318,556	53.85	316,068	113,025	35.76	299,235	17,976	6.01	101
102	57,689	17,943	31.10	35,927	16,638	46.31	178,395	71,264	39.95	17,428	902	5.18	12,985	60	.46	102
103	13,789	6,993	50.71	2,570	4,136	160.93	97,618	68,914	70.60	7,649	1,554	20.32	4,500	87	1.93	103
110	38,027	32,230	84.76	13,102	2,258	17.23	225,156	240,744	106.92	11,531	13,768	19.40	4,574	....	....	110
112	6,813	2,342	34.38	2,396	6	.25	30,374	26,345	86.74	564	....	....	1,208	....	....	112
114	103,345	165,719	160.36	27,925	18,952	67.87	632,763	858,938	135.74	26,331	20,205	76.73	13,992	3,093	22.11	114
116	7,006	519	7.41	2,291	....	....	36,638	63,093	172.21	2,951	1,235	41.85	2,938	2,218	75.49	116
124	71,206	29,418	41.31	39,436	7,860	19.93	334,258	202,160	60.48	44,590	4,607	10.33	4,191	271	6.47	124
126	2,258	2,115	93.67	1,342	516	38.45	20,770	13,623	65.59	177	252	142.37	877	....	....	126
128	67,816	98,357	145.04	23,666	9,160	38.71	301,263	464,886	154.31	18,997	5,366	28.25	4,226	10,043	23.76	128
130	1,691	169	9.99	1,096	....	....	11,483	8,972	78.13	65	33	50.77	9,880	....	....	130
132	59,345	39,417	66.42	23,050	5,143	22.31	266,641	185,794	69.68	18,661	2,798	14.99	6,965	572	8.21	132
136	281,874	147,258	52.24	103,627	74,052	71.46	442,707	181,137	40.92	42,677	23,423	54.88	6,896	1,877	27.22	136
138	35,962	14,961	41.60	9,600	780	8.13	192,950	102,714	53.23	20,883	11,578	55.44	13,834	435	3.14	138
140	155,220	91,702	59.08	131,923	87,499	66.33	479,837	328,325	68.42	96,526	29,292	30.66	13,633	188	1.38	140
142	8,813	25,230	286.28	1,178	2,261	191.94	77,221	136,215	176.40	579	....	....	7,398	8,469	114.48	142
146	156,202	107,080	68.55	102,411	54,524	53.24	352,914	131,077	37.14	41,382	12,568	30.37	4,077	260	6.38	146
154	3,399	....	....	2,166	Cr. *1*	....	29,301	Cr. *2,378*	....	2,424	....	....	1,204	....	....	154
156	30,629	10,737	35.06	40,546	18,537	45.72	122,427	58,745	47.98	19,059	4,853	25.46	5,263	690	13.11	156
160	406,108	332,831	81.96	162,811	129,671	79.65	1,641,377	1,276,263	77.76	84,159	42,716	50.76	57,519	10,729	18.65	160
164	267	89	33.33	1,375	....	....	4,532	12,544	276.79	384	....	....	438	5	1.14	164
168	38,318	4,680	12.21	37,713	12,109	32.11	515,942	163,141	31.62	43,381	9,830	22.66	308,180	5,856	1.90	168
176	40,451	22,374	55.31	19,290	26,351	136.60	147,040	169,025	114.95	6,815	3,590	52.68	4,787	696	14.54	176
180	1,957	2,345	119.83	4,193	2,182	52.04	22,221	11,728	52.78	472	....	....	43	....	....	180
184	5,718	3,933	68.78	188,604	107,247	56.86	5,428	5,062	93.26	34,973	5,695	16.28	Cr. *4*	....	....	184
186	149,176	80,737	54.12	712,340	404,769	56.82	307,231	293,882	95.66	206,944	76,796	37.11	16,070	519	3.23	186
196	2,922	7	.24	679	529	77.91	13,652	20,056	146.91	1,421	....	....	1,022	....	....	196
197	16,531	804	4.86	10,709	7,553	70.53	11,201	91	.81	856	29	3.39	748	13	1.74	197
200	895,208	394,835	44.11	395,650	205,301	51.89	2,266,310	736,549	32.50	166,126	85,860	51.68	5,952	1,103	18.53	200
254	18,341	3,058	16.67	5,961	2,737	45.92	63,179	16,874	26.71	2,352	....	....	4,095	....	....	254
256	1,225	7,186	586.61	1,063	13,030	1,225.78	4,599	14,467	314.57	24	....	....	187	119	63.64	256
260	355,274	286,134	80.54	164,810	221,538	134.42	478,245	434,532	90.86	10,971	16,685	152.08	41,435	40,257	97.16	260
266	4,260	1,375	32.28	2,355	5,483	232.82	4,320	1,529	35.39	126	....	....	369	....	....	266
268	12,328	2,512	20.38	1,929	5,187	268.90	60,334	13,945	23.11	674	....	....	26,743	1,203	4.50	268
276	20,155	9	.04	6,770	10,665	157.53	31,258	697	2.23	4,541	....	....	550	....	....	276
278	7,614	....	....	2,452	....	....	11,485	46	.40	1,975	1,008	51.04	284	....	....	278
280	7,529	6,707	89.08	1,444	....	....	16,962	143,816	847.87	1,069	32,921	3,079.61	1,570	104,370	6,647.77	280

300	37,141	8,617	23.20	7,151	3,533	49.41	81,229	27,005	33.25	8,229	148	1 80	1,196	....	....	300
302	38,998	8,475	21.73	13,769	3,377	24.53	23,410	4,920	21.02	2,134	142	6.65	301	....	....	302
304	59,914	16,625	27.75	18,273	11,333	62.02	68,999	40,874	59.24	8,742	1,088	12.46	828	3	.36	304
306	47,954	83,542	174.21	15,217	2,828	18.58	84,022	139,806	166.39	9,302	590	6.34	4,009	2,134	53.23	306
308	45,266	729	1.61	13,612	15,970	117.32	24,934	1,560	6.52	1,979	....	....	261	....	....	308
316	248,705	117,759	47.35	116,034	68,167	58.75	129,622	71,893	55.46	16,500	4,118	24.96	2,443	....	....	316
318	151,070	152,948	111.24	514,159	1,069,921	208.09	17,758	5,291	29.80	9,457	2,334	24.68	759	2,286	301.19	318
320	12,850	2,167	16.86	8,087	2,876	35.56	3,384	1,487	43.94	1,099	82	7.46	698	....	....	320
322	8,135	6,332	77.84	718	....	....	33,986	11,423	33.61	684	77,502	11,330.70	4,665	78	1.67	322
324	251,815	195,760	77.74	29,171	38,026	130.36	966,848	525,947	54.40	26,327	23,460	89.11	46,309	20,087	43.38	324
326	32,211	15,899	49.36	4,034	1,394	34.56	210,578	119,333	56.67	7,776	121	1.56	13,372	2,374	17.75	326
338	11,322	14,069	124.26	2,632	20	.76	80.835	139,255	172.27	1,230	55	4.47	5,732	290	5.06	338
346	105,494	73,776	69.93	57,542	52,759	91.69	323,203	101,387	31.37	21,038	3,323	15.80	15,539	11,695	75.26	346
350	4.063	57	1.40	473	50	10.57	19,549	2,935	15.01	680	577	84.85	363	....	....	350
352	6,479	5,576	86.06	1,139	2,606	228.80	32,638	43.417	133.03	2,117	22,476	61.69	9,280	....	....	352
354	18.089	2,252	12 45	6,659	67	1.01	219,419	144,892	66.03	6,591	21	.32	18,453	415	2.25	354
356	5,550	....	....	8,189	193	2.36	11,904	2,232	18.75	3,195	Cr. *27*	....	175	....	....	356
358	101,499	7,969	7.85	207,509	12,503	6.03	151,826	19,418	12.79	44,772	411	.92	2,305	....	....	358
366	1,110	....	....	641	....	....	4,181	13,060	312.37	Cr. *8*	235	....	534	....	....	366
368	5,522	960	17.39	7,688	....	....	15,304	444	29.01	3,206	....	....	6,967	....	....	368
370	46,386	17,495	37.72	81,797	86,268	105.47	55,215	37,701	68.28	23,917	23,233	97.14	3,489	16,094	461.28	370
372	17,633	3.737	21.19	5,181	618	11.93	75,741	64,524	85.19	5,382	154	2.86	9,262	229	2.47	372
374	19,060	3,983	20.90	13,507	3,637	26.93	71,616	4,280	5.98	12,559	2,194	17.47	7,347	151	2.06	374
386	13,171	6,104	46.34	1,680	....	....	122,443	103,831	84.80	2,102	16	.76	10,553	4,805	45.53	386
388	422	....	....	626	....	....	701	....	....	Cr. *65*	....	....	....	....	....	388
390	3,437	1,090	31.71	3,189	10,285	322.52	2,127	3	.14	279	....	....	64	....	....	390
394	1,463	4,891	334.31	6	....	....	28,145	115,400	410.02	485	26	5.36	1,964	391	19.91	394
396	8,555	1,341	15.68	533	....	....	69,571	45,848	65.90	634	....	....	497	....	....	396
402	209	592	283.25	25	....	....	535	13	2.43	....	123	....	347	....	....	402
404	3.333	6.830	204.92	3,413	7,835	229.56	20,221	25,930	128.23	1,589	11	.69	906	9	.99	404
406	74.238	64,320	86.64	242,989	188,084	77.40	194,223	54,365	27.99	71,358	73,267	102.68	9,461	206	2.18	406
412	14,736	115	.78	3,011	460	15.28	38,680	2,348	6.07	2,690	....	....	1,669	....	....	412
416	23.489	7,256	30.89	46,410	9,875	21.28	157,071	56,925	36.24	80,454	8,715	10.83	102,663	18,587	18.10	416
418	14.809	....	....	4,717	124	2.63	5,644	900	15.95	2,240	2,424	108.21	1,054	6	.57	418
420	67,692	34,378	50.79	59,572	114,275	191.83	196,343	235,950	120.17	37,564	45,538	121.23	8,869	25,907	292.11	420
424	7,749	4.691	60.54	186	Cr. *17*	....	81,679	134,617	164.81	695	8	1.15	3,253	4,955	152.32	424
426	6,366	9,328	146.53	326	8,736	2,679.75	57,916	25,799	44.55	2,178	9,792	449.59	2,206	83	3.76	426
430	100.954	250,632	248.26	93,423	17,483	18.71	67,655	58,680	86.73	5,183	....	....	512,971	67,738	13.21	430
432	46.779	27,774	59.37	112,342	84,481	75.20	9,879	7,343	74.33	5,325	1,484	27.87	13,246	4,332	32.70	432
438	6,471	1,895	29.28	329	....	....	11,802	10,749	91.08	96	....	....	1,388	....	....	438
442	20.100	4,518	22.48	1,841	100	5.43	23,312	5,932	25.45	963	6	.62	480	1	.21	442
446	73,423	29,483	40.16	7,362	909	12.35	183,790	68,787	37.43	2,598	809	31.14	5,066	3,073	60.66	446
450	10,131	1,848	18.24	1,848	896	48.48	59,751	43,847	73.38	1,445	....	....	1,191	....	....	450
452	915	6	.66	3,481	60	1.72	3,281	32	.98	621	....	....	7,748	20	.26	452
458	99,021	11,991	12.11	992,704	513,311	51.71	19,248	954	4.96	19,342	1,401	7.24	12,204	1,169	9.58	458
460	181,164	85,939	47.44	131,062	16,113	12.29	706,903	390,229	55.20	50,620	9,570	18.91	41,914	4,390	10.47	460
464	546	53	9.71	2	20	1,000.00	4,261	449	10.54	47	....	....	2,874	1,298	45.16	464
466	102	....	....	....	....	....	259	2,291	884.56	438	....	....	Cr. *39*	....	....	466
468	177	1,797	15.25	68	....	....	1,345	303	22.53	....	....	....	Cr. *75*	....	....	468
470	32,790	12,978	39.58	9,666	15,178	157.02	157,694	64,098	40.65	3,496	1,120	32.04	25,491	6,075	23.83	470
472	5,955	3,935	66.08	1,810	67	3.70	19,413	3,073	15.83	1,507	1,773	17.64	1,617	....	....	472
474	41,548	24,462	58.88	16,195	2,820	17.41	95,832	20.835	21.74	5,844	308	5.27	9,147	37	.40	474
476	7,827	2,209	28.22	2,084	683	32.77	44,270	7,090	16.02	3,601	1,538	42.71	16,454	53	.32	476
480	28,470	1,727	6.07	37,968	13,982	36.83	85,017	83,888	98.67	34,314	41,183	120.02	38,707	8,100	20.93	480
484	40.374	9,823	24.33	89,762	15,571	17.35	79,656	10.877	13.65	81,828	6,682	8.17	1,222	....	....	484
486	54.849	11,261	20.53	19,402	2,609	134.05	548,609	304,445	55.49	29,800	2,684	9.01	64,229	1,974	3.07	486
490	3,771	126	3.34	811	14	1.73	24,792	4,878	19.68	1,699	438	25.78	363	....	....	490
492	19,933	3,824	19.18	5,238	150	2.86	11,382	11,917	104.70	1,218	....	....	58	....	....	492
494	873	10	1.15	76	....	....	8,413	13,633	162.05	1,345	....	....	978	....	....	494
498	4,573	....	....	....	....	....	19,329	32,199	166.58	1,252	....	....	1,076	....	....	498

APPENDIX V—*Continued*

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1930-34

(Excluding Experience of Reciprocal Exchanges, Farmers' Mutuals and Associated New England Factory Mutuals)

Class No.	Frame Protected			Frame Unprotected			Brick Protected			Brick Unprotected			Fire-Proof			Class No.
	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	
	$	$		$	$		$	$		$	$		$	$		
502	354	....	....	....	....	....	68	....	....	....	....	....	62	....	....	502
504	1,527	....	....	198	....	....	11,906	207	1.74	529	....	....	11,823	45	.38	504
506	4,810	1,600	33.26	1,810	....	....	12,807	125	.98	2,154	....	....	3,628	....	....	506
508	4,802	2,010	41.86	3,120	....	....	16,392	1,815	1.07	2,554	....	....	3,040	....	....	508
510	2,144	....	....	9	....	....	3,468	232	6.69	9	....	....	199	....	....	510
514	13,429	8,625	64.23	441	3,586	813.15	16,414	15,158	92.35	440	....	....	582	....	....	514
516	1,937	18,419	950.90	10,847	17,225	158.80	8,570	5,810	67.79	1,658	4,000	241.25	434	....	....	516
522	3,447	2,141	62.11	2,144	109	5.08	23,086	28,265	22.43	2,846	160	5.62	1,527	....	....	522
526	5,380	....	....	2,679	4,157	55.17	57,410	6,217	10.83	21,094	54	.26	2,870	....	....	526
528	13,151	8,703	66.18	11,824	763	6.45	78,373	42,495	54.22	17,932	9,112	50.81	895	....	....	528
533	18,696	103	.55	11,790	160	1.36	531	....	....	....	....	....	43	....	....	533
534	3,507	....	....	75,224	51,721	68.76	Cr. *160*	....	....	222	....	....	....	....	....	534
604	2,572	402	15.63	1,889	63	3.34	16,493	993	6.02	7,618	4,188	54.98	263	....	....	604
606	97,431	44,126	45.29	29,045	6,692	23.04	64,174	11,200	17.45	2,812	....	....	1,996	....	....	606
617	17,556	2,491	14.19	25,458	8,669	34.05	40,190	12,784	31.81	10,290	2,944	28.61	39,466	5,572	14.12	617
620	159,422	85,192	53.44	161,534	99,676	61.71	513,571	384,580	74.88	57,901	41,883	72.34	60,130	11,913	19.81	620
622	105,246	51,176	48.63	621,522	315,426	50.75	23,136	4,201	18.16	48,588	5,765	11.87	3,257	1,349	41.42	622
624	192,049	63,429	33.03	22,585	8,611	38.13	19,037	7,631	40.09	622	....	....	490	....	....	624
626	1,018	37	3.63	417	....	....	1,085	3,544	326.64	142	....	....	116	....	....	626
628	3,152	248	7.87	2,354	102	4.33	1,401	113	8.07	Cr. *1*	....	....	291	....	....	628
630	352,048	120,134	34.12	219,460	93,062	42.40	186,628	34,505	18.49	11,524	1,313	11.39	37,604	6,535	17.38	630
636	292,892	128,237	43.78	173,356	117,226	67.62	945,649	310,024	32.78	110,729	24,765	22.37	97,234	1,896	1.95	636
642	1,975	577	29.22	1,754	150	8.55	1,634	Cr. *150*	....	....	....	....	60	....	....	642
648	32,915	7,503	22.80	18,728	42,536	227.13	3,517	126	3.58	967	....	....	....	....	....	648
650	375,030	163,542	43.61	797,723	1,227,976	153.94	11,757	13,093	111.36	1,502	9,665	643.48	1,329	....	....	650
652	114,298	37,809	33.08	67,868	39,076	57.58	6,071	231	3.80	496	....	....	239	....	....	652
654	35,203	20,746	58.93	60,552	5,482	9.05	27,395	1,520	5.55	3,064	....	....	2,301	....	....	654
656	475,441	220,486	46.38	632,689	381,416	60.28	823,951	366,057	44.43	59,417	18,992	31.96	78,097	9,786	12.53	656
670	136,328	103,625	76.01	369,145	164,125	44.46	278,683	107,155	38.45	18,581	6,825	36.73	29,075	29,630	101.91	670
672	13,707	18,011	131.40	102,397	161,342	157.57	14,121	1,312	9.29	3,638	211	5.80	5,354	38	.71	672
674	27,400	6,166	22.50	3,023	101	3.34	30,438	7,274	23.90	458	....	....	5,547	111	2.00	674
680	22,763	36,395	159.89	15,528	21,169	136.33	342,575	86,944	25.38	16,907	2,117	12.52	132,214	33,951	25.68	680
682	3,117	....	....	433,819	271,499	62.58	1,171	104	8.88	282	....	....	262	....	....	682
686	8,519	2,316	27.19	142,839	50,450	35.32	14,397	5,494	38.16	6,823	1,857	27.22	330	115	34.85	686
702	107,657	34,166	31.74	268,017	76,833	28.67	208,198	109,574	52.63	27,741	1,516	5.46	7,106	3,251	45.75	702
703	8,743	....	....	235	508	216.17	395	....	....	....	....	....	179	....	....	703
704	952	1,524	160.08	1,767	12,083	683.81	1,408	3	.21	....	....	....	188	....	....	704
705	49,056	19,605	39.96	4,438	290	6.53	60	143	238.33	....	....	....	....	....	....	705
706	90	....	....	66	....	....	642	....	....	8	....	....	....	....	....	706
708	685	131	19.12	281	688	244.84	27,728	5,277	19.03	374	452	120.86	173	....	....	708
710	46	....	....	37	....	....	1,589	916	57.65	7	25	357.14	402	9	2.24	710
711	....	....	....	....	....	....	27	....	....	....	....	....	21	....	....	711
712	217	....	....	286	11	3.85	3,292	....	....	15	....	....	3,639	73	2.01	712
714	35,700	9,202	25.78	41,527	13,355	32.16	37,540	9,127	24.31	7,021	1,959	27.94	54	....	....	714
720	469	....	....	452	....	....	527	828	157.12	11	149	1,354.55	106	....	....	720

802	1,880	1,328	70.64	1,172	....	....	25,079	3,714	14.81	808	....	....	5,666	105	1.85	802
804	11,118	6,062	54.52	901	57	6.29	700,466	114,735	16.38	5,853	224	3.83	144,922	15,458	10.67	804
820	8,371	3,336	39.85	1,944	5	.26	329,340	72,221	21.93	6,041	124	2.05	59,551	12,157	20.41	820
842	152,290	19,879	13.05	32,888	542	1.65	424,642	165,274	38.92	22,031	2,279	10.34	7,392	10,481	141.79	842
852	33,130	11,762	35.50	3,870	36	.93	493,535	127,456	25.83	16,946	2,175	12.83	45,890	3,431	7.48	852
858	12,257	24,708	201.58	1,873	114	6.09	114,841	33,516	29.18	4,036	166	4.11	6,367	399	6.27	858
862	83,517	1,064	1.27	17,437	77	.44	196,993	38,068	19.32	9,937	834	8.39	39,474	6,715	17.01	862
866	8,856	28,327	319.86	2,997	9	.30	282,340	265,872	94.17	12,664	3,766	29.74	37,969	38,927	102.52	866
886	158,943	36,192	22.77	51,237	10,830	21.13	2,635,826	791,965	30.05	145,754	18,731	12.85	357,222	86,775	24.29	886
896	30	....	....	....	....	....	11,295	30	.27	....	....	....	409	85	20.78	896
952	16,836	889	5.28	5,665	109	1.92	148,986	22,175	14.88	4,464	63	1.41	21,413	1,866	8.71	952
956	319	....	....	61	2	3.28	15,658	1,951	12.46	124	6	4.84	12,984	397	3.06	956
	19,674,746	9,700,248	49.30	20,050,613	15,528,005	77.45	40,543,171	20,290,992	50.05	3,963,296	1,645,623	41.52	3,496,175	737,086	21.08	

EXPERIENCE ON FIRE INSURANCE RISKS IN ONTARIO CLASSIFIED AS TO CONSTRUCTION AND PROTECTION FOR YEARS 1930-1934

Year	Frame Protected			Frame Unprotected			Brick Protected			Brick Unprotected			Fire-Proof		
	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)
	$	$		$	$		$	$		$	$		$	$	
1930.......	4,370,304	2,499,966	57.20	4,622,003	3,240,330	70.11	8,955,205	5,021,252	56.07	953,798	476,210	49.93	724,701	283,714	39.15
1931.......	4,175,876	2,193,128	52.52	4,285,993	3,701,471	86.36	8,872,260	4,533,952	51.10	902,374	327,547	36.29	733,872	117,176	15.96
1932.......	3,975,160	1,880,683	47.31	3,948,281	3,592,468	90.99	7,921,838	3,946,587	49.82	786,732	267,088	33.95	654,512	114,150	17.44
1933.......	3,560,406	1,702,476	47.82	3,538,534	2,785,007	78.71	7,301,424	3,798,207	52.02	678,533	294,623	43.42	680,358	110,241	16.20
1934.......	3,593,000	1,423,995	39.63	3,655,802	2,208,729	60.42	7,492,444	2,990,994	39.92	641,858	280,155	43.65	702,732	111,805	15.91
Totals.....	19,674,746	9,700,248	49.30	20,050,613	15,528,005	77.45	40,543,171	20,290,992	50.05	3,963,296	1,645,623	41.52	3,496,175	737,086	21.08

APPENDIX V—*Continued*

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS

CLASS NO.

Non-Hazardous

2. Barns and Stables, Private, other than farm.
4. Churches and Chapels.
6. City and Town Halls, Courthouses, State Capitols, Armories, Fire Department Houses, Libraries (Public), Museums of Art, and Natural History.
8. Colleges, Universities, Boarding Schools, Convents, Schools and Academies, with or without dormitories.
10. Dwellings without Barns or with Barns Attached (excluding seasonal and farm risks), Apartment and Flat Houses, Palatial Dwellings. (Apartment Houses having one general Dining Room, classify with Hotels, see 620.)
14. Dwellings and Outbuildings—Summer or Winter only.
16. Farm Risks (buildings and contents), including Live Stock.
22. Garages (private).
24. Hospitals, Sanatoriums, Asylums (Deaf, Dumb, Blind, Orphan), Homes for the Aged.

Mercantile

101. Mercantile Buildings (including those with public hall or lodge rooms above), except 103 (see 168, 200, 184 and 186).
103. Mercantile Buildings with Wholesale Occupancy exclusively.
102. Mercantile Stocks—Agricultural Implements, Automobile and Carriage Salesrooms.
110. Mercantile Stocks—Boots and Shoes, retail.
112. Mercantile Stocks—Boots and Shoes, Leather Goods (Hides, Harness and Trunks), Rubber Goods, wholesale.
114. Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, retail, Merchant Tailor, Regalia, Costumer and Dressmaking.
116. Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, wholesale.
124. Mercantile Stocks—Drugs, Chemicals and Medicines, retail.
126. Mercantile Stocks—Drugs, Chemicals and Medicines, wholesale.
128. Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, retail.
130. Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, wholesale.
132. Mercantile Stocks—Furniture, Musical Instruments, Music, Undertakers' Establishments, Photographers' Supplies, Optical and Scientific Goods, retail.
136. Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, retail.
138. Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, wholesale.

CLASS NO.

140. Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment, Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, retail.
142. Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, wholesale.
146. Household Furniture in Mercantile Buildings.
154. Mercantile Stocks—Liquors and Wines, wholesale.
156. Lodge and Society Rooms (Masonic, Oddfellows, etc.), Contents only.
160. Mercantile Stocks — Miscellaneous, wholesale and retail.
164. Mercantile Stocks—Millinery, Feathers, Artificial Flowers, wholesale.
168. Offices and Banks, Telephone Exchanges, Buildings and Contents.
176. Restaurants, Contents only.
180. Saloons (Liquor), Contents only.
184. Stores, Country (Remote or Crossroad), usually of moderate or small values, Buildings and Contents.
186. Stores, General (village or city), including Department Stores, Contents only.
196. Mercantile Stocks — Tobacco, Cigars, Smokers' Articles, wholesale.
197. Wharf Risks, Ferry Houses, Contents.
200. Mercantile Buildings, Retail Occupancy, with Dwellings only above Grade Floor.

Warehouses

254. Cold Storage, Contents only.
256. Cotton (no compressing), Building and Contents.
260. General Storage, not specifically classed, Contents only.
266. Fibres (other than Cotton and Wool and Tobacco), Contents only.
268. Household Furniture, Contents only.
276. Tobacco, Building and Contents.
278. Whiskey, Building and Contents.
280. Wool, Contents only.

MANUFACTURING SPECIALS

Woodworkers

(Building and Contents)

300. Agricultural Implement Factories, and other Factories having woodworking (principally hard) in conjunction with ironwork, painting, etc., such as Carriage, Bed Spring, Incubator, Refrigerator, Sewing Machine and Wringer Factories and Car Works.

APPENDIX V—*Continued*

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS—*Continued*

CLASS NO.

302. General Woodworking, without power, including Carpenter and Cabinet Shops, Looking Glass and Picture Frame Factories, Cooper Shops.
304. General Woodworking, with power and without finishing, Chair, Pail, Tub, Tank, Bobbin, Ladder, Wooden Toy Factories, Match Factories, Moulding, Turning, Wheel, Hub, Spoke and Spool Factories—Carpenter Shops with power.
306. Furniture, Organ, Piano, Graphophone, Rattan, Wooden Trunk, Casket and Billiard Table Factories—Clock Factories if with woodworking.
308. Marine Railways, Shipyards, Boat Building, Dry Docks.
316. Planing Mills, Sash, Door, Blind and Wooden Box Factories—Dry Houses for Lumber.
318. Saw Mills.
320. Shingle, Stave, Lath, Veneer and Kindling Wood Mills—Excelsior Factories.

METAL WORKERS

(Building and Contents)

322. Automobile Factories.
324. Heavy Metal Workers Generally—Foundries for Iron, Brass, Type Work and Stoves—Furnaces, Rolling Mills, Machine Shops (with Foundries connected) — Boiler Shops, Nut and Bolt Works, Bicycle and Firearms Factories, Locomotive Works, Wireworking and Drawing, Machine Shops without Foundries.
326. Light Metal Workers generally—Hardware Factories for manufacturing Cutlery, Copper or Brassware, Axes, Tools, Nails, Tacks, Pins and Needles—also Clock Factories if no woodworking, Jewellery, Watch, Dental, Scientific and Surgical Instrument Factories Miscellaneous Metal Workers, not otherwise specified, Silver, Aluminum and Tableware Factories—Electro-plating.
338. Stamping Works—Tin, Hollowware, Iron Bedstead, Gas Fixtures, Lamp and Iron Toy Factories—Japanneries.

OTHER OCCUPATIONS

(Building and Contents)

346. Bakeries and Macaroni Factories.
350. Bleacheries, Dye and Print Works.
352. Boot, Shoe, Slipper, Heel and Counter Factories.
354. Breweries.
356. Brush and Broom Factories.
358. Canneries — Canning and Preserving Works for Fruit, Vegetables and Fish.
366. Celluloid Works—Celluloid and Celluloid Goods Factories.
368. Cement Mills.

CLASS NO.

370. Cereal Mills—Grist and Feed Mills and Rice Mills.
372. Chemical Works of the milder hazards.
374. Chemical Works of hazardous nature or with explosive hazard.
386. Clothing, Cap and Overall Factories—Tent, Awning, Sail and Rigging Lofts.
388. Coal Breakers and Mining Buildings—Anthracite.
390. Coal Tipples and Top Works—Bituminous.
394. Collar, Cuff, Shirt, Corset, Waist and other White Goods Factories.
396. Confectionery, Chocolate and Chewing Gum Factories.
402. Cotton Gins.
404. Cotton Mills (Full Process).
406. Creameries, Powdered and Condensed Milk, Caseine and Cheese Factories.
412. Distilleries and Rectifying Works (Steam).
416. Electric Light and Power Plants (when separately insured), Water Works and Pumping Stations—Filtration Plants.
418. Fertilizer and Phosphate Factories.
420. Flour Mills.
424. Fur Hat, Fur Cutting, Forming and Dressing Mills.
426. Glass Works.
430. Grain Elevators and Warehouses — Terminal.
432. Grain Elevators and Warehouses — Country.
438. Hemp and Jute Mills—Cordage and Bagging Factories—Waste and Shoddy Mills, Carpet Lining and Batting Factories.
442. Ice Factories.
446. Laundries (hand or power) — Cleaning Establishments.
450. Leather Goods Factories (except Boot and Shoe), such as Harness, Saddlery, Pocketbook, Glove, Bag, Leather Trunk, Whip and Sporting Goods.
452. Malt Houses.
458. Mining Risks (other than Coal, including Mining Dredges).
460. Miscellaneous Manufacturing Establishments, not otherwise classified.
464. Oil Works—Vegetable.
466. Oil—Vegetable—in tanks.
468. Oil Works—Fish.
470. Oil Works — Minerals — Refineries, Oil Derricks, Pipe Lines.
472. Oil—Mineral—in Tanks or Sumps.
474. Packing Houses, Slaughtering, Rendering, Oleomargarine, Lard, Candle, Crude Glycerine and Glue Works.
476. Paint, Varnish, White Lead and Oil Colour Works — Turpentine Refineries, Printing Ink Works.
480. Paper, Pulp, Leather Board and Straw Board Mills.
484. Potteries, Brick, Tile, Plaster and Crucible Works—China Decorating.
486. Printing Establishments, Lithographers, Book Binderies.

APPENDIX V—*Concluded*

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS

CLASS NO.

490. Rubber Mills—Including Manufacture of Rubber Goods and Clothing.
492. Salt Works.
494. Silk Mills.
498. Soap Factories (when insured separately from Packing Houses or other plants).
502. Sugar Houses.
504. Sugar (Cane and Beet) Refineries.
506. Tanneries—(Heavy Leather).
508. Tanneries — (Light Leather, Currying Shops, Morocco Works and Leather-making generally without japanning).
510. Tanneries—(Light), with Japanning or Enamelling.
514. Tobacco, Cigar, Cigarette and Snuff Factories.
516. Tobacco Stemmeries, Prizeries and Rehandling Houses.
522. Weaving and Knitting Mills (no Preparatory Process), Embroidery and Lace Curtain Factories.
526. Wineries.
528. Woollen Mills (full process—all Wool or Mixed Stocks, Worsted, Carpet, Knitting, Felting, Wool Hat Factories.
533. Pulpwood in connection with mills.
534. Pulpwood, Cordwood, Ties, Bark or Logs, when in bush or beside railway tracks.

NON-MANUFACTURING SPECIALS

(Building and Contents)

604. Asylums—Insane and Inebriate, Poor Farms and Alms Houses, Jails, Prisons, Penitentiaries and Reform Schools.
606. Barns and Stables (public)—Livery, Sales, Bus, Express, Hotel and Boarding.
617. Builders' Risks—Buildings in Process of Construction.
620. Club Houses (city), Y.M.C.A., Y.W.C.A. —Gymnasiums and Hotels and Boarding Houses (all the year round).
622. Club Houses (country), Boat and Bath Houses, Yacht and Rowing Clubs, Hotels and Boarding Houses (Summer or Winter only).
624. Coal and Wood Yards, Coal Trestles.
626. Cotton Compresses, with Warehouses with Platforms if communicating therewith.
628. Cotton Yards and Platforms, when not communicating with Compress.
630. Exhibition Buildings, Carousels, Rinks, Fair Grounds, Race Tracks, Ball Grounds and Similar Amusement Properties.

CLASS NO.

636. Garages (public).
642. Hay Presses and Barns.

Hotels, see 620 and 622.

648. Ice Storage Houses.
650. Lumber Yards, Wholesale and Mill.
652. Lumber Yards, retail.
654. Marble and Stone Yards with Power and Mills (not stone crushers).
656. Miscellaneous Non-manufacturing Specials not otherwise classified.
670. Steam Railway Risks—(excluding Merchandise for other parties in Freight Houses), Street Railway and Traction Properties, including Storage and Operating Houses.
672. Steamers, Vessels, Tugs, Ferry Boats, Marine Dredges, Yachts—Shipping in Port or Laid Up.
674. Stock Yards.
680. Theatres and Opera Houses, Moving Picture Houses.
682. Tobacco Barns.
686. Tobacco-curing Barns Using Artificial Heat.

MISCELLANEOUS

702. Floaters, except Automobile and Cotton.
703. Grain Growing in Fields.
704. Hay and Grain in Stacks in Field.
705. Floaters, Automobiles.
706. Cotton, all classes not otherwise provided for, including Floaters.
708. Motion Picture Studios.
710. Films Stored at Studios.
712. Film Exchanges.
714. Oil and Gasoline Filling Stations.
720. Standing Timber.

AUTOMATIC SPRINKLERED RISKS

(Building and Contents)

802. Miscellaneous—Non-hazardous.
804. Miscellaneous—Mercantile Risks.
820. Miscellaneous—Warehouses.
842. Miscellaneous—Woodworkers.
852. Miscellaneous—Metal Workers.
858. Leather Workers.
862. Cereal, Flour and Rice Mills and Elevators.
866. Textile and Cloth Workers.
886. Miscellaneous Manufacturing Specials not otherwise classified.
952. Miscellaneous Non-manufacturing Specials.
956. Street Railway and Traction Properties.

APPENDIX VI

RE "THE AUTOMOBILE INSURANCE ACT" AND STANDARD FORMS

(*Note.—The following is an extract from the "Foreword" and "Table of Contents" of the pamphlet containing the Automobile Insurance "Standard Forms" recommended to the Association of Superintendents of Insurance of the Provinces of Canada by the Committee of Underwriters and approved for use under the uniform automobile insurance Acts in all provinces (except Quebec). This foreword replaces the "Letter of Transmittal and Approval" dated August 1st, 1935.*

Association of Superintendents of Insurance
of the Provinces of Canada

STANDING COMMITTEE ON AUTOMOBILE INSURANCE STANDARD FORMS

This pamphlet (as amended to date) contains the automobile insurance "Standard Forms" (*not printed in this Report*) which have been recommended to the Standing Committee on Automobile Insurance Standard Forms of this Association by the Committee of Underwriters for use under *The Uniform Automobile Insurance Act.* The Standing Committee has concurred in the recommendations of the Committee of Underwriters, and the "Standard Forms" and "General Instructions" which follow herein (*not printed in this Report*) have been placed on file with the Superintendent of Insurance or other supervising official in every province of Canada (except Quebec). In accordance with the agreement entered into between all provinces such approval and filing automatically carries approval under the uniform Act in all provinces.

All application, endorsement and policy forms not included herein must be filed with the Superintendent in each province for special approval in strict conformity with the Act.

Complete information as to the work of the Standing Committee of this Association and as to the proceedings, personnel, etc., of the Committee of Underwriters will be found in the "Minutes of Proceedings" of the Annual Conferences of the Association.

Additional copies of this loose-leaf booklet of "Standard Forms" and of new or reprinted pages may be obtained at cost direct from the printers, Thompson and Sons, Limited, 384 Adelaide Street West, Toronto.

All communications respecting automobile insurance Standard Forms should be addressed to Mr. John Edwards, F.C.A.S., Actuary, Ontario Insurance Department, Parliament Buildings, Toronto, who is Secretary of the Committee of Underwriters and of the Standing Committee on Automobile Insurance Standard Forms.

HARTLEY D. McNAIRN,
Chairman.

August 1st, 1936.

STANDARD FORMS

Revised to August 1st, 1936

I. Endorsement Forms:
- (1) Passenger Hazard Included Endorsement.
- (1*a*) Restricted Passenger Hazard Endorsement.
- (2) Drive Other Automobiles Endorsement (Restricted Form).
- (2*a*) Drive Other Automobiles Endorsement (Broad Form).
- (3) Employer's Liability Endorsement (Named Employees).
- (3*a*) Employer's Liability Endorsement (Employees not Named).
- (4) Permission to Carry Explosives Endorsement.
- (5) Permission to Rent or Lease Endorsement.
- (6) Permission to Carry Passengers for Compensation or Hire Endorsement.
- (7) Inclusive Coverage Endorsement.
- (8) Automobile Plate Glass Endorsement.
- (9) Permission to Use Trailer Endorsement.
- (10) Farmer's Truck Endorsement.
- (11) Automobile Salesmen and Garage Employees Policy Written at Private Passenger Car Rates Endorsement.
- (12) Additional Coverage Endorsement.
- (13) Deleted Coverage Endorsement (Insured's Form).
- (13*a*) Deleted Coverage Endorsement (Insurer's Form).
- (14) Funeral Directors Endorsement.
- (15) Substitution or Addition of Automobile Endorsement.
- (16) Winter Cancellation Endorsement.
- (17) Reinstatement of Winter Cancellation Endorsement.
- (18) Radio Endorsement.
- (19) $50 Deductible Property Damage Endorsement. (Commercial and Public Automobiles.)

(20) More Automobiles than Operators Endorsement.
(21) Automatic Coverage Endorsement. (Fleets.)
(22) Motorcycle Endorsement. (Theft.)
(23) Mortgage Endorsement.
(24) Fire Apparatus Endorsement.
(25) Alteration Endorsement.
(26) Additional Insured Endorsement (Garage Payroll Form).
(27) Automobile Service Station Endorsement (Garage Payroll Form).
(28) Excluding Named Person Endorsement.

II. Application Forms:
(1) Owner's Form.
(2) Driver's Form.
(3) Application and Agreement for Winter Cancellation.
(4) Garage Payroll Form.

III. Policy Forms:
(1) Owner's Form (revised July 1st, 1935).
(2) Driver's Form.
(3) Standard Automobile Renewal Certificate.
(4) Garage Payroll Form.

APPENDIX VII

AUTOMOBILE INSURANCE LOSS-COST EXPERIENCE IN ONTARIO FOR POLICY YEARS 1931, 1932, 1933, 1934 AND 1935.

The following statistical tables, numbered 1 to 14, inclusive, have been filed by the Canadian Underwriters' Association, the statistical agency designated to compile the Ontario Automobile Insurance Loss-Cost Experience pursuant to Section 69*a* of *The Insurance Act.*

Tables 1 (a) (b) (c). *Private Passenger Public Liability Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935 developed as of June 30th, 1936.*

Table 1 (a) furnishes experience covering "passenger hazard" only, and Table 1 (b) public liability, excluding passenger hazard. Table 1 (c) includes both classes of coverage shown in Tables 1 (a) and 1 (b). Reference to column 6 of Table 1 (c) indicates a downward trend in the loss-cost due, no doubt, in part to the 1935 amendment to The Highway Traffic Act respecting the non-liability for injuries to gratuitous passengers. Column 9 of the same Table indicates that the public liability coverage has been written by insurers at a loss for the five-year period.

Table 2. *Private Passenger Property Damage Liability Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

Little trend is indicated in the loss experience for property damage for the five-year period, 1931-1935, inclusive, except in the percentage of losses incurred to premiums earned, which appears to be definitely upward.

Tables 3 and 4. *Private Passenger Collision Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

By reference to Table 3, Column 2, it will be seen that 1935 produced a much larger volume of business written for collision coverage compared with former years. Column 6 of the Table also indicates an increase in loss-cost due largely to the upward trend in the claim frequency. Also, by reference to column 9 of Table 3, a definite upward trend is noted in the loss ratio. Table 4 furnishes the collision experience separately by coverages.

Table 5. *Private Passenger Fire Damage Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

By reference to Table 5 it will be seen that the experience on private passenger cars insured against fire continues to be favourable, which is reflected in the larger number of cars insured for this hazard, with a reduction in the earned premiums. The loss ratio shown in column 9 of the Table indicates a continued favourable experience to the companies.

Table 6. *Private Passenger Theft Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

Little variation or trend is noted in the five-year period as regards loss-cost and claim frequency (columns 6 and 7 of the Table). The loss ratio continues to be favourable to companies notwithstanding that a larger number of cars insured for the last four years (1932-1935) progressively produced a smaller premium income with a resulting rise in loss ratio.

Table 7-12, inclusive. *Commercial Automobile Insurance Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

On account of lack of sufficient volume the experience reported for commercial vehicles is merely a guide and is not very reliable for the purpose of rate-making. These Tables show separately the commercial Public Liability, Property Damage, Collision, Fire and Theft.

Tables 13 and 14. *Public Vehicles (including buses, taxis, jitneys and liveries), Fleets, Garages, Automobile Dealers and Manufacturers. Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

These Tables show the premiums earned, losses incurred with the resultant percentage of losses incurred to such premiums earned for the five-year period, 1931 to 1935, inclusive.

TABLE 1

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

PRIVATE PASSENGER CARS(INCLUDING FLEETS)—PUBLIC LIABILITY

ALL ONTARIO TERRITORIES COMBINED

(a) **Passenger Hazard Only**

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931	175,766	....	$443,654	$901	$2.52	.5%	$492	....
1932	164,655	....	452,354	914	2.75	6	495	....
1933	159,268	$79,634	445,310	838	2.80	.5	531	559%
1934	156,545	313,090	368,917	798	2.36	.5	462	118
1935	120,189	120,189	99,406	268	.83	.2	371	83
Totals	776,423	$512,913	$1,809,641	3,719	$2.33	.5%	$487	353%
			(b) **Excluding Passenger Claims**					
1931	175,766	$2,394,486	$1,193,441	3,088	$6.79	1.8%	$386	50%
1932	164,655	2,194,111	1,178,340	2,998	7.16	1.8	393	54
1933	164,046	2,038,158	1,265,443	3,048	7.71	1.9	415	62
1934	171,851	1,995,893	1,339,296	3,382	7.79	2.0	396	67
1935	166,259	1,854,362	1,339,460	3,010	8.06	1.8	445	72
Totals	842,577	$10,477,010	$6,315,980	15,526	$7.50	1.8%	$407	60%
			(c) **All Public Liability Claims**					
1931	175,766	$2,394,486	$1,637,095	3,989	$9.31	2.27%	$410	68.37%
1932	164,655	2,194,111	1,630,694	3,912	9.90	2.38	417	74.32
1933	164,046	2,117,792	1,710,753	3,886	10.43	2.37	440	80.78
1934	171,851	2.308,983	1,708,213	4,180	9.94	2.43	409	73.98
1935	166,259	1,974,551	1,438,866	3,278	8.65	1.97	439	72.87
Totals	842,577	$10,989,923	$8,125,621	19,245	$9.64	2.28%	$429	73.94%

In 1931 no separation was provided in the Statistical Plan for Passenger Hazard Claims. Consequently the Losses Incurred and Number of Claims for Passenger Hazard are estimated on the basis of 1932-33 Province-wide figures.

‡Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Column 6, "Indicated Pure Premium." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 2

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

PRIVATE PASSENGER CARS (INCLUDING FLEETS)—PROPERTY DAMAGE LIABILITY

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931	173,505	$1,802,960	$746,331	20,053	$4.30	11.6%	$37	41%
1932	162,452	1,609,927	575,311	17,530	3.54	10.8	33	36
1933	162,341	1,134,274	537,446	17,019	3.31	10.5	32	47
1934	170,979	1,087,444	619,925	18,259	3.63	10.7	34	57
1935	177,723	1,048,642	657,708	20,071	3.70	11.3	33	63
Totals	847,000	$6,683,247	$3,136,721	92,932	$3.70	11.0%	$34	47%

TABLE 3

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

PRIVATE PASSENGER CARS (INCLUDING FLEETS)—COLLISION DAMAGE

ALL COVERAGES COMBINED

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931	27,324	$902,665	$383,135	3,253	$14.02	11.9%	$118	42%
1932	22,012	690,481	230,946	2,143	10.49	9.7	108	33
1933	21,271	517,002	212,494	1,884	9.99	8.9	113	41
1934	29,843	562,273	303,536	2,604	10.17	8.7	117	54
1935	39,533	601,500	408,069	3,576	10.32	9.0	114	68
Totals	139,983	$3,273,921	$1,538,180	13,460	$10.99	9.6%	$114	47%

‡Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 4

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—COLLISION DAMAGE
ALL ONTARIO TERRITORIES COMBINED

COLLISION (FULL COVERAGE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931	1,001	$81,091	$40,830	710	$40.79	70.9%	$58	50%
1932	611	51,311	17,408	440	28.49	72.0	40	34
1933	403	32,760	9,536	288	23.66	71.5	33	29
1934	387	27,528	17,208	346	44.47	89.4	50	63
1935	401	24,812	35,857	466	89.42	116.2	77	145
Totals	2,803	$217,502	$120,839	2,250	$43.11	80.3%	$54	56%

COLLISION ($25 DEDUCTIBLE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
1931	13,342	$469,483	$219,306	1,830	$16.44	13.7%	$120	47%
1932	10,449	353,380	135,831	1,193	13.00	11.4	114	38
1933	9,347	262,122	119,320	1,070	12.77	11.4	112	46
1934	9,884	249,154	143,318	1,199	14.50	12.1	120	58
1935	11,527	239,046	160,918	1,436	13.96	12.5	112	67
Totals	54,549	$1,573,185	$778,693	6,728	$14.28	12.3%	$116	49%

COLLISION ($50 DEDUCTIBLE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
1931	7,926	$241,101	$91,388	556	$11.53	7.0%	$164	38%
1932	6,605	193,145	58,544	404	8.86	6.1	145	30
1933	6,945	150,920	63,110	409	9.09	5.9	154	42
1934	12,996	203,849	112,698	844	8.67	6.5	134	55
1935	20,336	260,472	170,734	1,378	8.40	6.8	124	66
Totals	54,808	$1,049,487	$496,474	3,591	$9.06	6.6%	$138	47%

COLLISION ($100 DEDUCTIBLE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
1931	5,055	110,990	31,611	157	$6.25	3.1%	$201	28%
1932	4,347	92,645	19,163	106	4.41	2.4	181	21
1933	4,576	71,200	20,528	117	4.49	2.6	175	29
1934	6,576	81,742	30,312	215	4.61	3.3	141	37
1935	7,269	77,170	40,560	296	5.58	4.1	137	53
Totals	27,823	$433,747	$142,174	891	$5.11	3.2%	$160	33%

TABLE 5

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Less-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—FIRE DAMAGE
ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931	172,588	$819,542	305,595	2,931	$1.77	1.7%	$104	37%
1932	156,062	731,335	211,694	2,759	1.36	1.8	77	29
1933	149,552	618,463	138,000	2,433	.92	1.6	57	22
1934	163,087	598,792	160,961	2,752	.99	1.7	58	27
1935	166,029	527,152	141,341	2,445	.85	1.5	58	27
Totals	807,318	$3,295,284	$957,591	13,320	$1.19	1.6%	$72	29%

TABLE 6

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—THEFT
ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931	149,202	$563,922	$142,470	4,515	$0.95	3.0%	$32	25%
1932	134,953	487,944	123,798	4,950	.92	3.7	25	25
1933	132,775	350,971	115,260	5,704	.87	4.3	20	33
1934	147,507	350,229	138,592	7,712	.94	5.2	18	40
1935	151,254	312,794	138,944	7,164	.92	4.7	19	44
Totals	715,691	$2,065,860	$659,064	30,045	$0.92	4.2%	$22	32%

‡Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 7
BUREAU AND NON-BUREAU COMPANIES COMBINED
PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

COMMERCIAL CARS (INCLUDING FLEETS)—PUBLIC LIABILITY

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931	24,833	$528.973	$290,506	768	$11.70	3.1%	$378	55%
1932	23,531	461,458	328.299	751	13.95	3.2	437	71
1933	22,658	412,970	249,396	754	11.01	3.3	331	60
1934	24,367	426,551	326,776	799	13.41	3.3	409	77
1935	23,506	425,881	302,654	788	12.88	3.4	384	71
Totals	118,895	$2,255,833	$1,497,631	3,860	$12.60	3.2%	$388	66%

TABLE 8
BUREAU AND NON-BUREAU COMPANIES COMBINED
PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

COMMERCIAL CARS (INCLUDING FLEETS)—PROPERTY DAMAGE LIABILITY

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931	23,735	$582,154	266,348	7,047	$11.22	29.7%	$38	46%
1932	22,648	556,810	195,643	5,792	8.64	25.6	34	35
1933	21,239	505,369	207,758	6,426	9.78	30.3	32	41
1934	21,989	498,779	211,144	6,788	9.60	30.9	31	42
1935	22,670	468,474	227,461	7,079	10.03	31.2	32	49
Totals	112,281	$2,611,586	$1,108,354	33,132	$9.87	29.5%	$33	42%

TABLE 9
BUREAU AND NON-BUREAU COMPANIES COMBINED
PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

COMMERCIAL CARS (INCLUDING FLEETS)—COLLISION DAMAGE

ALL ONTARIO TERRITORIES COMBINED

COLLISION (FULL COVERAGE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931	209	$13,334	$3,356	76	$16.06	36.4%	$44	25%
1932	134	8,949	3,865	51	28.84	38.1	76	43
1933	77	4,764	2,003	49	26.01	63.6	41	42
1934	82	4,889	2,139	32	26.09	39.0	67	44
1935	64	3,818	2,750	47	42.97	73.4	59	72
Totals	566	$35,754	$14,113	255	$24.93	45.1%	$55	39%
COLLISION ($25 DEDUCTIBLE)								
1931	1,620	$60,727	$22,089	174	$13.64	10.7%	$127	36%
1932	1,374	45,127	13,359	111	9.72	8.1	120	30
1933	1,199	37,076	12,787	97	10.66	8.1	132	34
1934	1,162	33,517	14,254	103	12.27	8.9	138	43
1935	1,003	27,493	15,280	118	15.23	11.8	129	56
Totals	6,358	$203,940	$77,769	603	$12.23	9.5%	$129	38%
COLLISION ($50 DEDUCTIBLE)								
1931	1,120	$36,785	$14,420	84	$12.88	7.5%	$172	39%
1932	875	26,682	10,968	57	12.53	6.5	192	41
1933	885	23,468	18,188	95	20.55	10.7	191	78
1934	1,062	23,757	12,124	72	11.42	6.8	168	51
1935	1,309	25,410	14,391	90	10.99	6.9	160	57
Totals	5,251	$136,102	$70,091	398	$13.35	7.6%	$176	51%
COLLISION ($100 DEDUCTIBLE)								
1931	1,759	$46,658	$16,705	57	$9.50	3.2%	$293	36%
1932	1,208	29,355	10,241	54	8.48	4.5	190	35
1933	1,264	28,390	14,816	60	11.72	4.7	247	52
1934	2,639	42,355	29,413	147	11.15	5.6	200	69
1935	3,144	44,440	30,578	152	9.73	4.8	201	69
Totals	10,014	$191,198	$101,753	470	$10.16	4.7%	$216	53%

‡Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 10

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

COMMERCIAL CARS (INCLUDING FLEETS)—COLLISION DAMAGE—ALL COVERAGES

ALL ONTARIO TERRITORIES COMBINED

Policy Year (1)	Number of Cars Exposed (2)‡	Earned Premiums (3)	Indicated Incurred Losses (4)	Number of Claims (5)	Indicated Pure Premiums (6)‡	Claim Frequency (7)	Indicated Average Claim (8)	Indicated Loss Ratio (9)
1931	4,708	$157,504	$56,570	391	$12.02	8.3%	$145	36%
1932	3,591	110,113	38,433	273	10.70	7.6	141	35
1933	3,425	93,698	47,794	301	13.95	8.8	159	51
1934	4,945	104,518	57,930	354	11.71	7.2	164	55
1935	5,520	101,161	62,999	407	11.41	7.4	155	62
Totals	22,189	$566,994	$263,726	1,726	$11.89	7.8%	$153	47%

TABLE 11

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

COMMERCIAL CARS (INCLUDING FLEETS)—FIRE DAMAGE

ALL ONTARIO TERRITORIES COMBINED

Policy Year (1)	Number of Cars Exposed (2)‡	Earned Premiums (3)	Indicated Incurred Losses (4)	Number of Claims (5)	Indicated Pure Premiums (6)‡	Claim Frequency (7)	Indicated Average Claim (8)	Indicated Loss Ratio (9)
1931	25,180	$188,599	$123,180	528	$4.89	2.1%	$233	65%
1932	23,194	176,425	114,239	486	4.93	2.1	235	65
1933	21,991	152,735	72,504	428	3.30	1.9	169	47
1934	24,602	163,258	80,832	463	3.29	1.9	175	50
1935	23,167	158,334	81,773	405	3.53	1.7	202	52
Totals	118.134	$839,351	$472,528	2,310	$4.00	2.0%	$205	56%

TABLE 12

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

COMMERCIAL CARS (INCLUDING FLEETS)—THEFT

ALL ONTARIO TERRITORIES COMBINED

Policy Year (1)	Number of Cars Exposed (2)‡	Earned Premiums (3)	Indicated Incurred Losses (4)	Number of Claims (5)	Indicated Pure Premiums (6)‡	Claim Frequency (7)	Indicated Average Claim (8)	Indicated Loss Ratio (9)
1931	15,181	$30,344	$9,248	228	$0.61	1.5%	$41	30%
1932	13,936	24,033	10,633	230	.76	1.7	46	44
1933	13,325	22,348	12,400	272	.93	2.0	46	55
1934	15,849	29,276	15,065	377	.95	2.4	40	51
1935	15,789	30,849	17,361	332	1.10	2.1	52	56
Totals	74,080	$136,850	$64,707	1,439	$0.87	1.9%	$45	47%

‡Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 13

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Insurance Loss Ratio Data—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

PUBLIC VEHICLES—TAXICABS, JITNEYS AND LIVERIES—ALL COVERAGES COMBINED

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1931	$68,967	$40,869	59%
1932	74,119	53,087	72
1933	71,427	45,416	64
1934	81,637	80,368	98
1935	86,838	62,824	72
Totals	$382,988	$282,564	74%

PUBLIC VEHICLES—BUSES—ALL COVERAGES COMBINED

ALL ONTARIO TERRITORIES COMBINED

(Excluding School, Hotel and Country Club Buses)

1931	$139,082	$52,673	38%
1932	106,698	30,031	28
1933	93,276	39,633	42
1934	85,999	36,046	42
1935	86,230	26,210	30
Totals	$511,285	$184,593	36%

OTHER PUBLIC VEHICLES—ALL COVERAGES COMBINED

ALL ONTARIO TERRITORIES COMBINED

1931	$12,252	$1,360	11%
1932	10,511	3,079	29
1933	12,040	3,535	29
1934	14,987	2,267	15
1935	15,388	12,711	83
Totals	$65,178	$22,952	83%

The 1935 experience is reduced to an earned basis

TABLE 14

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Insurance Loss Ratio Data—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

FLEETS—PRIVATE PASSENGER, COMMERCIAL AND PUBLIC VEHICLES—ALL COVERAGES COMBINED

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1931	$1,242,792	$591,980	48%
1932	1,146,218	598,936	52
1933	1,049,820	573,114	55
1934	1,061,804	580,517	55
1935	943,075	540,981	57
Totals	$5,443,709	$2,885,528	53%

GARAGES, AUTOMOBILE DEALERS AND MANUFACTURERS PUBLIC LIABILITY, PROPERTY DAMAGE AND COLLISION COMBINED

ALL ONTARIO TERRITORIES COMBINED

1931	$153,873	$71,140	46%
1932	136,182	60,452	44
1933	124,190	89,231	72
1934	147,818	116,810	79
1935	158,068	98,840	63
Totals	$720,131	$436,473	61%

GARAGES, AUTOMOBILE DEALERS AND MANUFACTURERS FIRE AND THEFT COMBINED

ALL ONTARIO TERRITORIES COMBINED

1931	$63,145	$14,904	24%
1932	45,829	6,828	15
1933	37,527	10,806	29
1934	50,585	11,480	23
1935	65,769	11,603	18
Totals	$262,855	$55,621	21%

The 1935 experience is reduced to an earned basis.

APPENDIX VIII

Representative Automobile Insurance Premium Rates for Private Passenger Cars. Promulgated by the Canadian Underwriters' Association Covering the Period from April 1st, 1928, to December, 1936.

PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE RATES

Effective April 1st, 1928, to February 1st, 1929

	Public Liability (Standard Limits)			Property Damage (Standard Limits)		
	Ford, Chevrolet, Durant (4 cyl.), Essex, Overland	Auburn (6 & 8 cyl.), Buick (over 118 W.B.), Hupmobile (8)	Cadillac, (large), Stutz, Pierce-Arrow	Ford, Chevrolet, Durant (4 cyl.), Essex, Overland	Auburn (6 & 8 cyl.), Buick (over 118 W.B.), Hupmobile (8)	Cadillac (large), Stutz, Pierce-Arrow
Toronto, Hamilton and Windsor*	$11 00	$13 00	$17 00	$9 00	$11 00	$14 00
Remainder of Province*.......	9 00	11 00	14 00	7 00	9 00	12 00

Effective February 1st, 1929, to February 1st, 1931

Toronto, Hamilton and Windsor*	$16 00	$19 00	$25 00	$13 00	$16 00	$21 00
Remainder of Province*.......	13 00	16 00	21 00	10 00	13 00	18 00

Effective February 1st, 1931, to December 1st, 1932

Toronto, Hamilton and Windsor	$15 00	$19 00	$23 00	$11 00	$15 00	$19 00
18 smaller cities and towns....	11 00	16 00	18 00	9 00	12 00	15 00
Remainder of Province........	10 00	14 00	16 00	8 00	11 00	13 00

Effective December 1st, 1932, to April 15th, 1933

Toronto, Hamilton and Windsor*	$17 00	$22 00	$26 00	$9 00	$12 00	$16 00
18 smaller cities and towns‡...	13 00	18 00	21 00	9 00	12 00	15 00
Northern Ontario‡...........	10 00	14 00	16 00	8 00	11 00	13 00
Remainder of Province‡.......	10 00	14 00	16 00	6 00	8 00	10 00

1933 and 1934 Premium Rates (Effective April 15th, 1933)

Toronto, Hamilton and Windsor*	$17 00	$22 00	$26 00	$9 00	$12 00	$16 00
18 smaller cities and towns‡...	13 00	18 00	21 00	9 00	12 00	15 00
Northern Ontario‡...........	10 00	14 00	16 00	8 00	11 00	13 00
Remainder of Province‡.......	10 00	14 00	16 00	6 00	8 00	10 00

1935 and 1936 Premium Rates (Effective April 1st, 1935)

Toronto, Hamilton, Windsor and Niagara Falls‡.........	$17 00	$22 00	$26 00	$9 00	$12 00	$16 00
11 smaller cities‡............	13 00	18 00	21 00	9 00	12 00	15 00
Northern Ontario‡...........	10 00	14 00	16 00	8 00	11 00	13 00
54 towns....................	10 00	14 00	16 00	6 00	8 00	10 00
Remainder of Province‡.......	9 00	12 00	14 00	5 00	7 00	9 00

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‡Deduct from the combined 1933 Public Liability and Property Damage Rates 10 per cent. for "no claims bonus" allowed for 12 months accident free record. After April 15th, 1933, the "no claims bonus" was changed to 10 per cent. discount for 12 months accident-free record, 15 per cent. discount for 24 months accident-free record, and 20 per cent. for 36 months accident-free record.

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

COLLISION INSURANCE PREMIUM RATES

Effective April 1st, 1928, to February 1st, 1929, on Chevrolet and Ford Cars

Toronto, Hamilton and Windsor*				Remainder of Province*			
Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible
$81 00	$37 00	$24 00	$13 00	$54 00	$24 00	$17 00	$12 00

Effective Feb. 1st, 1929, to Feb. 1st, 1931, on Chevrolet, Ford and Plymouth Cars

Toronto, Hamilton and Windsor*				Remainder of Province*			
Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible
$101 00	$46 00	$30 00	$16 00	$67 00	$30 00	$21 00	$15 00

Effective Feb. 1st, 1931, to Dec. 1st, 1932, on Chevrolet, Ford and Plymouth Cars

Toronto, Hamilton and Windsor				Remainder of Province			
Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible
$87 00	$39 00	$26 00	$14 00	$57 00	$26 00	$18 00	$13 00

Effective Dec. 1st, 1932, to April 15th, 1933, on Chevrolet, Ford and Plymouth Cars

Toronto, Hamilton and Windsor				18 Smaller Cities and Towns and Northern Ontario				Remainder of Province			
Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible
$87 00	$39 00	$26 00	$14 00	$57 00	$26 00	$18 00	$13 00	$46 00	$21 00	$14 00	$10 00

1933 and 1934 Premium Rates (Effective April 15th, 1933) on Chevrolet, Ford and Plymouth Cars

Toronto, Hamilton and Windsor				18 Smaller Cities and Towns				Northern Ontario				Remainder of Province			
Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deduct ible
$87.00	$35.10	$20.80	$9.80	$57.00	$23.40	$14.40	$9.10	$57.00	$26.00	$18.00	$13 00	$46.00	$18.90	$11.20	$7.00

1935 and 1936 Premium Rates (Effective April 1st, 1935) on Chevrolet (Master), Ford (8) and Plymouth Cars

Toronto, Hamilton, Windsor and Niagara Falls				11 Smaller Cities				Northern Ontario				54 Towns				Remainder of Province			
Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible	Full Coverage	$25 Deductible	$50 Deductible	$100 Deductible
$78.30	$28.40	$16.80	$7.90	$51.30	$19.00	$11.70	$7.40	$51.30	$23.40	$16.20	$11.70	$41.40	$17.00	$10.10	$6.30	$35.20	$14.50	$8.60	$5 40

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

AUTOMOBILE FIRE INSURANCE PREMIUM RATES

	Toronto, Hamilton and Windsor*		Northern Ontario*		Remainder of Province*	
	Open Models	Closed Models	Open Models	Closed Models	Open Models	Closed Models
EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1931						
(1) ON FORD CARS	$2.20	$3 05	$6 70	$9 10	$2 20	$3 05
(2) ON CHEVROLET CARS	$3 05	$3 45	$9 10	$10 30	$3 05	$3 45
EFFECTIVE FEBRUARY 1ST, 1931, TO JANUARY 20TH, 1932						
(1) ON FORD CARS	$2 10	$2 90	$4 35	$5 95	$2 10	$2 90
(2) ON CHEVROLET CARS	$2 90	$3 25	$5 95	$6 70	$2 90	$3 25
EFFECTIVE JANUARY 20TH, 1932, TO APRIL 15TH, 1933						
(1) ON FORD CARS (4 CYLINDER)	$2 10	$2 90	$4 35	$5 95	$2 10	$2 90
(2) ON FORD CARS (8 CYLINDER)	$2 90	$3 25	$5 95	$6 70	$2 90	$3 25
(3) ON CHEVROLET CARS (1931 AND EARLIER 4 AND 6-CYLINDER MODELS)	$2 90	$3 25	$5 95	$6 70	$2 90	$3 25
(4) ON CHEVROLET CARS (1932 MODELS)	$3 25	$3 65	$6 70	$7 50	$3 25	$3 65
1933 AND 1934 PREMIUM RATES, EFFECTIVE APRIL 15TH, 1933						
(1) ON FORD CARS (4 CYLINDER)	$1 80	$2 45	$4 35	$5 95	$1 80	$2 45
(2) ON FORD CARS (8 CYLINDER)	$2 45	$2 75	$5 95	$6 70	$2 45	$2 75
(3) ON CHEVROLET (1932 MODELS)	$2 75	$3 10	$6 70	$7 50	$2 75	$3 10
(4) ON CHEVROLET (1933 AND 1934 STANDARD MODEL)	$2 45	$2 45	$5 95	$5 95	$2 45	$2 45
(5) ON CHEVROLET (1933 AND 1934 MASTER MODEL)	$2 75	$3 10	$6 70	$7 50	$2 75	$3 10

1935 AND 1936 PREMIUM RATES, EFFECTIVE APRIL 1ST, 1935

	Northern Ontario	Cities and Towns	Rural
(1) ON FORD CARS (4 CYLINDER)	$4 35	$1 80	$1 55
(2) ON FORD CARS (8 CYLINDER)	$5 95	$2 45	$2 10
(3) CHEVROLET (STANDARD 1935)	$4 35	$1 80	$1 55
(4) CHEVROLET (MASTER AND 1936 STANDARD)	$5 95	$2 45	$2 10

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*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

AUTOMOBILE THEFT (FULL COVERAGE) INSURANCE PREMIUM RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1931

	Toronto, Hamilton and Windsor*		Remainder of Province*	
	Open Models	Closed Models	Open Models	Closed Models
(1) ON FORD CARS	$2 70	$3 70	$1 75	$2 35
(2) ON CHEVROLET CARS	$3 70	$4 15	$2 35	$2 65

EFFECTIVE FEBRUARY 1ST, 1931, TO DECEMBER 1ST, 1932

(1) ON FORD CARS (4 CYLINDER)	$1 95	$2 70	$1 70	$2 30
(2) ON CHEVROLET CARS (1931 AND EARLIER)	$2 70	$3 05	$2 30	$2 60
(3) ON FORD (V8) CARS	$2 70	$3 05	$2 30	$2 60
(4) ON CHEVROLET CARS (1932)	$3 05	$3 40	$2 60	$2 95

EFFECTIVE DECEMBER 1ST, 1932, TO APRIL 15TH, 1933

	Toronto, Hamilton and Windsor		Northern Ontario		Remainder of Province	
	Open Models	Closed Models	Open Models	Closed Models	Open Models	Closed Models
(1) ON FORD CARS (4 CYLINDER)	$1 60	$2 15	$1 70	$2 30	$1 35	$1 85
(2) ON FORD (V8) CARS	$2 15	$2 45	$2 30	$2 60	$1 85	$2 10
(3) ON CHEVROLET CARS (1931 AND EARLIER)	$2 15	$2 45	$2 30	$2 60	$1 85	$2 10
(4) ON CHEVROLET CARS (1932)	$2 45	$2 70	$2 60	$2 95	$2 10	$2 35

1933 PREMIUM RATES, EFFECTIVE APRIL 15TH, 1933

(1) ON FORD CARS (4 CYLINDER)	$1 35	$1 85	$1 70	$2 30	$1 15	$1 55
(2) ON FORD (V8) CARS	$1 85	$2 05	$2 30	$2 60	$1 55	$1 80
(3) ON CHEVROLET CARS (1932)	$2 05	$2 30	$2 60	$2 95	$1 80	$2 00
(4) ON CHEVROLET CARS (1933 AND 1934 STANDARD)	$1 85	$1 85	$2 30	$2 30	$1 55	$1 55
(5) ON CHEVROLET CARS (1933 AND 1934 MASTER)	$2 05	$2 30	$2 60	$2 95	$1 80	$2 00

1935 AND 1936 PREMIUM RATES, EFFECTIVE APRIL 1ST, 1935

	Northern Ontario	Toronto, Hamilton, Windsor, Niagara Falls	Other Cities and Towns	Remainder of Province
(1) ON FORD CARS (4 CYLINDER)	$1 70	$1 35	$1 15	$1 00
(2) ON FORD CARS (8 CYLINDER)	$2 30	$1 85	$1 55	$1 30
(3) ON CHEVROLET CARS (STANDARD 1935)	$1 70	$1 35	$1 15	$1 00
(4) ON CHEVROLET CARS (MASTER AND 1936 STANDARD)	$2 30	$1 85	$1 55	$1 30

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*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

APPENDIX IX

REPORT OF QUARTERLY RETURN OF AGENTS' BALANCES AS OF SEPTEMBER 30TH, 1936

To the Members of the Special Committee of the Association of Superintendents
of Insurance of the Provinces of Canada:

In accordance with the request of your Committee, we beg to submit a further Comparative Report of the results obtained by Ontario in calling for the Quarterly Return of Agents' Balances more than ninety days overdue for the five quarterly periods, September 30th and December 31st, 1935, March 31st, June 30th and September 30th, 1936.

This report is prepared as of November 20th, 1936, when 2 companies and 26 General Agents had filed no return.

1. *Completeness of Data:* The following table shows the number of companies filing returns and the number which made "NIL" returns at each period.

Period Ending	No. of Companies Asked to File Returns	No. not Complying	No. of "NIL" Returns
Sept. 30th, 1935	245	..	93
Dec. 31st, 1935	247	..	89
Mar. 31st, 1935	249	..	92
June 30th, 1936	253	13	91
Sept. 30th, 1936	255	2	84

The following table shows the number of "General Agents" filing returns and the number which made "NIL" returns at each period.

Period Ending	No. of General Agents Asked to File Returns	No. not Complying	No. of "NIL" Returns
Sept. 30th, 1935	83	..	69
Dec. 31st, 1935	82	..	55
Mar. 31st, 1936	80	..	61
June 30th, 1936	82	28	34
Sept. 30th, 1936	82	26	36

2. *Number of Agents Reported in Returns:* The following table shows the number of agents reported and by how many offices for the five periods. The figures for September 30th and December 31st, 1935, March 31st, June 30th and September 30th, 1936, include the agents reported on the Return of General Agents. A comparison of the figures by amounts outstanding will be found in paragraph 5.

Number Reported by	PERIODS ENDING				
	1935		1936		
	Sept. 30th	Dec. 31st	Mar. 31st	June 30th	Sept. 30th
One company	723	561	562	612	916
Two companies	183	136	129	141	239
Three "	77	46	41	47	122
Four "	27	28	22	21	58
Five "	18	7	14	10	33
More than 5 companies	27	9	13	11	68
More than 10 companies	3	...	1	2	16
More than 20 companies	1	1	1	1	...
Totals	1,059	788	783	845	1,452

3. *Aggregate Amounts of Balances Overdue:* The following table shows the aggregate amount of balances reported by the *companies only*, as ninety days or more overdue, for the five periods:

Period Ending	Amount Outstanding	*Increase* or *Decrease* Over Preceding Period	
		Increase	*Decrease*
Sept. 30th, 1935	$322,332.53	$ 66,399.96	$ ....
Dec. 31st, 1935	235,841.75	....	86,490.78
Mar. 31st, 1936	195,079.25	....	40,762.50
June 30th, 1936	184,683.16	....	10,396.09
Sept. 30th, 1936	519,359.85	334,676.69	....

4. *Amount Reported by General Agents:* The amount of balances reported by General Agents as being ninety days or more overdue from sub-agents or brokers or other persons from whom they accept business and to whom they pay commissions was as follows (for five periods):

Period Ending	Amount Outstanding	*Increase* or *Decrease* Over Preceding Period	
		Increase	*Decrease*
Sept. 30th, 1935	$27,604.49	$14,946.69	$ ....
Dec. 31st, 1935	19,788.98	....	7,815.51
Mar. 31st, 1936	21,077.82	1,288.84	....
June 30th, 1936	18,944.41	....	2,133.41
Sept. 30th, 1936	65,362.52	46,418.11	....

5. *Comparison of the Number of Agents Reported in the Five Periods:* i.e., September 30th and December 31st, 1935, March 31st, June 30th and September 30th, 1936:

Period Ending	Under $1,000	Over $1,000	Over $2,000	Over $3,000	Over $4,000	Over $5,000	Over $10,000	Over $20,000	Total
1935									
Sept. 30th	974	47	17	6	5	10	..	..	1,058
Dec. 31st	730	33	8	3	4	10	..	..	788
1936									
Mar. 31st	732	27	15	4	2	3	..	..	783
June 30th	799	28	6	4	4	4	..	..	845
Sept. 30th	1,344	54	23	10	4	16	1	..	1,452

6. *Analysis of Agencies by Territories and by Amounts of Balances Owing.*

The following table shows an analysis of the Quarterly Returns, wherein the Province is divided into *five* districts and the premiums reported as "Under $1,000," "Over $1,000," "Over $2,000," etc.

Statement of number of agents with balances ninety days or more in arrears as of September 30th, 1936.

Location	Under $1,000	Over $1,000	Over $2,000	Over $3,000	Over $4,000	Over $5,000	Over $10,000	Over $20,000	Total
Toronto	456	19	11	5	..	11	1	..	503
Hamilton	53	3	1	1	..	1	..	..	59
London	43	3	1	1	..	..	..	..	48
Windsor	28	2	1	1	1	1	..	..	34
Ottawa	75	4	2	1	2	..	..	..	84
Elsewhere	689	23	7	1	1	3	..	..	724
Totals	1,344	54	23	10	4	16	1	..	1,452

7. Following our usual practice, this report covers five quarterly periods, and thus a comparison of the same period for two years is made. In compiling the data it is noted that the amount outstanding more than ninety days, according to the returns of the companies, shows an *increase* over the June 30th, 1936, period of $334,676.69, and the amount reported by General Agents an *increase* of $46,418.11, making an aggregate *increase* of $381,094.80.

Compared with the same period in 1935, there is a considerable increase shown, *viz.*, $234,785.35.

It is to be noted, however, that $102,164.00 has been paid during the month of October. This figure doubtless represents the amount paid by agents in the ten days of grace formerly allowed, and it is to be hoped that for the period ending December 31st, 1936, those agents who have been taking the ten days will make a special effort to pay their accounts strictly within the 90-day period.

8. We appreciate the fact that not much notice was given of our intention to eliminate the ten days of grace previously allowed and, therefore, are the more pleased with the manner in which the companies co-operated in filing their returns on or before October 15th, as requested.

The General Agents, however, are somewhat dilatory, and it is noted that twenty-six of them failed to make a return. These agents and the two companies which failed to comply with our request will be asked to make a suitable explanation, failing which appropriate action will be taken.

9. There has been considerable delay in compiling these returns, which may be accounted for in part by the fact that there was a considerable increase in the number of agents and the amount reported; but the chief reason is that there is no uniformity in the manner in which the returns are made up. Some of these returns are correctly made in that the agents are listed according to location, i.e., Toronto, Hamilton, London, Windsor, Ottawa and elsewhere, and the names of the agents alphabetically arranged; others are made up haphazardly according to location and name of agent. Within the next few weeks the companies and General Agents will be circularized and given a specimen return form for their guidance in making their return for the period ending December 31st, 1936, and it is to be hoped that an effort will be made to see that the returns for that period are correctly made and promptly filed.

10. In commenting on the analysis of the returns for the period ending September 30th, 1936, one cannot help expressing the thought that, in the past, the companies and General Agents have allowed agents too much latitude at the end of each period. This is shown by the tremendous increase in the amount outstanding more than ninety days at the end of the period under discussion. The aggregate amount reported by companies and General Agents for this period is greater by $182,583.00 than the amount shown in the first return made in June, 1934, and indicates that a stricter accounting by agents of funds entrusted to them is absolutely necessary if the cost of insurance to the public is to be kept down to a minimum.

HARTLEY D. MCNAIRN,
Superintendent of Insurance.

Toronto, Ont.,
November 20th, 1936.

APPENDIX X

RE AGENTS' AND BROKERS' LICENSE FEES

Copy of an Order-in-Council, approved by the Honourable the Lieutenant-Governor, dated the 3rd day of June, A.D. 1936.

Upon the recommendation of the Honourable the Attorney-General, Minister in charge of the Department of Insurance, the Committee of Council advise that, pursuant to section 78 of *The Insurance Act*, R.S.O. 1927, chapter 222, items 11, 12 and 13 of Schedule "A" to the said Act be repealed, effective the first day of October, 1936, and the following substituted therefor:

11. Licenses for life insurance or life and accident insurance, or life and accident and sickness insurance; original or annual renewal thereof........................$ 5.00

12. Licenses for any class of insurance other than life insurance; original or annual renewal thereof—

    (i) where a licensee carries on business in any municipality having a population in excess of 50,000 according to the last municipal enumeration by the assessors, or is a resident outside the Province.......................... 25.00

    (ii) where a licensee carries on business in any municipality having a population of 25,000 and not exceeding 50,000 according to the last municipal enumeration by the assessors.. 15.00

    (iii) where a licensee carries on business in any municipality having a population of 10,000 and not exceeding 25,000 according to the last municipal enumeration by the assessors.. 10.00

    (iv) where a licensee carries on business elsewhere in the Province, or where a licensee is expressly limited to accident and sickness insurance only....... 5.00

    provided that the Essex Border Municipalities, the City of Kitchener and the Town of Waterloo, and the Cities of Port Arthur and Fort William, shall respectively be deemed one municipality for the purpose of this clause.

13. Licenses for insurance brokers: original or annual renewal thereof............ 25.00

Certified,

C. F. Bulmer,
Clerk, Executive Council.

APPENDIX XI

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names for the term ending June 30, 1936:

Company	Agency
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency.
Hardware Mutual Fire Insurance Company of Minnesota	Canadian Hardware and Implement Underwriters' Agency.
Hardware Dealers' Mutual Fire Insurance Company	
Minnesota Implement Mutual Fire Insurance Company	
Lumbermen's Mutual Casualty Company	Canadian Motor Underwriters' Agency.
Central Manufacturers' Mutual Fire Insurance Company	
Westchester Fire Insurance Company	Delaware Underwriters' Agency.
Scottish Union and National Insurance Company	Edinburgh Underwriters' Agency.
Home Insurance Company	Home Underwriters' Agency.
London Assurance	London Underwriters' Agency.
Insurance Company of North America	Montreal Underwriters' Agency.
Home Insurance Company	Nova Scotia Underwriters' Agency.
Pearl Assurance Company, Limited	Pearl Underwriters' Agency.
Phoenix Insurance Company	Protector Underwriters' Agency.
Provident Assurance Company	Retail Merchants Underwriters' Agency.
Great American Insurance Company	Rochester Underwriters' Agency.
Western Assurance Company	St. Lawrence Underwriters' Agency.
Home Insurance Company	Winnipeg Fire Underwriters' Agency.

APPENDIX XII

INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending June 30, 1936:

Barton & Ellis, Limited, Toronto.
Irish & Maulson, Limited, Toronto.
Muntz & Beatty, Limited, Toronto.
Willis Faber & Co., Toronto.
Mitchell & Ryerson, Toronto.

APPENDIX XIII

GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, R.S.O. 1927, Chap. 230, or The Judicature Act, R.S.O. 1927, Chap. 88, or of The Public Officers' Act, R.S.O. 1927, Chap. 17, or any other Act of the Province of Ontario, wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities or of the personal bonds of sureties:

Alliance Assurance Company.
American Surety Company of New York.
British America Assurance Company.
British Canadian Insurance Company.
British Empire Assurance Company.
Canada Security Assurance Company.
Canada Accident and Fire Assurance Company.
Canadian Fire Insurance Company.
Canadian General Insurance Company.
Canadian Indemnity Company.
Canadian Surety Company.
Casualty Company of Canada.
Century Insurance Company, Limited.
Consolidated Fire and Casualty Insurance Company.
Dominion of Canada General Insurance Company.
Employers' Liability Assurance Corporation, Limited.
Fidelity and Casualty Company of New York.
Fidelity Insurance Company of Canada.
General Accident Assurance Company of Canada.
General Casualty Company of Paris.
Globe Indemnity Company of Canada.
Guarantee Company of North America.
The Guardian Insurance Company of Canada, Montreal, Quebec.
Hartford Accident and Indemnity Company.
Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Insurance Office.
Liverpool and London and Globe Insurance Company, Limited.
London Guarantee and Accident Company, Limited.
London and Lancashire Guarantee and Accident Company of Canada.
London and Provincial Marine and General Insurance Company, Limited.
Maryland Casualty Company.
Metropolitan Casualty Insurance Company of New York.
National Surety Corporation.
North British and Mercantile Insurance Company.
Northern Assurance Company, Limited.
Norwich Union Fire Insurance Society, Limited.
Ocean Accident and Guarantee Corporation, Limited.
Pearl Assurance Company, Limited.
Phoenix Assurance Company, Limited.
Pilot Insurance Company.
Provident Assurance Company.
Prudential Assurance Company, Limited.
Railway Passengers' Assurance Company of London, England.
Royal Exchange Assurance Company.
Royal Insurance Company.
Scottish Metropolitan Assurance Company, Limited.
Sun Insurance Office, Limited.
Toronto General Insurance Company.
Union Insurance Society of Canton, Limited.
Union Marine and General Insurance Company, Limited.
United States Fidelity and Guaranty Company.
Western Assurance Company.
World Marine and General Insurance Company, Limited.
Yorkshire Insurance Company.

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